

## Fee Schedule (#3)

**FEES CURRENT AS OF: December 30, 2025 AND SUBJECT TO CHANGE**

Description	Fee
<b>Consumer Loan</b>	
PA Title Fee	\$ 108.00 (1)
NJ Title Fee	\$ 86.00
Powersports UCC Filing	\$ 260.00 NJ only (2)
Powersports DCNR Filing	\$ 22.50 PA only (2)
Motor Vehicle GAP Fee	\$ 340.00
Motor Vehicle GAP Plus Fee	\$ 380.00
Powersport GAP Fee	\$ 305.00
Powersport GAP Plus Fee	\$ 345.00
Recreational Vehicle GAP Fee	\$ 290.00
Recreational Vehicle GAP Plus Fee	\$ 330.00
Watercraft GAP Fee	\$ 340.00
Watercraft GAP Plus Fee	\$ 380.00
Debt Protection Fee	Varies based on coverage
Mechanical Repair Coverage Default Deductible	Varies Platinum, Gold and Silver Coverage
<b>Home Equity Loan</b>	
Application Fee	\$ 325.00
Cancellation Fee	Varies Based on county
Subordination Fee	\$ 400.00
AVM Fee	Included (3)
Desktop Valuation	Included
Property Condition Report - Exterior	Included
Property Condition Report - Interior/Exterior	\$ 140.00 (3, 5)
Full Appraisal Fee	Varies Home Equity (4)
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Quit Claim Deed	\$ 175.00
<b>Commercial Loan</b>	(6)
PA Title Fee	\$ 108.00
NJ Title Fee	\$ 85.00
Vehicle Loan Application Fee	\$ 225.00
Equipment Loan Application Fee	\$ 225.00
UCC Commercial Recording Fee	Included in Equipment Application
UCC Commercial Cancellation Fee	\$ 130.00
HE Loan Application Fee	\$ 325.00
Appraisal Fee	Varies
Appraisal Fee	Varies
Rent Schedule Fee	Varies to be accompanied with Appraisal
<b>Miscellaneous</b>	
Duplicate Vehicle Lien Release Letter Fee	\$ 15.00
Loan Research Fee	\$ 20.00 each
Skip-a-Payment Fee	\$ 30.00 per loan, per skipped payment

(1) Any out of state title fee will be based on that state's Department of Motor Vehicles

(2) This is retained at closing to secure collateral

(3) For loan amounts \$400K or less - See loan estimate for all Home Equity Loan closing costs

(4) For loan amounts that exceed \$400K - See loan estimate for all Home Equity Loans closing costs

(5) The Property Condition Report - Interior/Exterior Fee may apply if any of the following apply: 1. Your home exceeds NJ or PA acreage limits 2. Consists of agricultural land, and/or 3. Is a property sitting on multiple lots.

(6) Members must have a business and/or a personal account based on business filing. Please call RFCU for additional info and pricing.