

Fee Schedule (#3)		
FEES CURRENT AS OF: December 30, 2025 AND SUBJECT TO CHANGE		
Description	Fee	
Consumer Loan		(1)
PA Title Fee	\$ 108.00	
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
Home Equity Loan		
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)
Full Appraisal Fee	Varies	Home Equity (4)
Quit Claim Deed	\$ 175.00	
Commercial Loan		(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
Miscellaneous		
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
<p>(1) Any out of state title fee will be based on that state's Department of Motor Vehicles</p> <p>(2) This is retained at closing to secure collateral</p> <p>(3) For loan amounts \$400K or less - See loan estimate for all Home Equity Loan closing costs</p> <p>(4) For loan amounts that exceed \$400K - See loan estimate for all Home Equity Loans closing costs</p> <p>(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.</p> <p>(6) Members must have a business and/or a personal account based on business filing. Please call RFCU for additional info and pricing.</p>		