



Loan Service Charges and Fees as of January 1ST 2023

<i>FEE TYPE</i>	<i>AMOUNT</i>	<i>DESCRIPTION</i>
Consumer Credit Report	\$8.00	Per applicant
Tri-merge Credit Report** <i>MUST BE ACTUAL COST</i>	\$47.71 \$90.00	Single applicant Joint applicants
Residential Mortgage Application	\$265.00	Per loan
Commercial Loan Application	\$895.00	Per loan
Residential Mortgage Commitment	\$0.00 \$350.00	Up to 30 days Over 30 days
Commercial Mortgage Commitment	1/4% (0.25%) of loan amount	All commercial loans
Points (if applicable)	See notes*	*Based on amount, collateral, credit and rate (each point is 1% of loan)
Assignments/Releases (CEMA from CFCU)	\$1,500.00	Per loan
Closing Document Preparation Fee	\$150.00	Per loan
Mortgage Satisfaction Fee	\$300.00	Per mortgage
Modification	\$150.00 \$450.00 (Attorney) + 1.50 point	Per balloon note Modification of existing loan with CFCU for lower rate (no cash out) and 1.50% of current principal balance
Appraisal** <i>MUST BE ACTUAL COST</i> *fee does not include Co-op questionnaire (if required by Co-op) Appraisal Verification (if required)	See note* \$150.00	1 Family - \$550.00 2 Family - \$600.00 3 Family - \$750.00 4 Family -\$1000.00 Condo - \$850.00 Co-op - \$575.00* *Complex and/or unique properties such as a typical floor plans, waterfront, water view, etc. require a fee quote
Flood Certification** <i>MUST BE ACTUAL COST</i>	\$14.00	Per search
Power of Attorney (provided by CFCU)	\$50.00	Per borrower
Overnight Mail	\$25.00	Per letter
Payoff Request	\$0.00	1 st request
Additional Requests	\$25.00	Additional requests
Credit Union Attorney	Up to \$1,100 \$300.00 \$300.00 \$150.00	Attendance/Travel off premises Mortgage Satisfaction preparation CEMA Documentation from third party Power of Attorney Closing Attorney as billed - estimate will be provided during Good Faith Estimate
UCC	\$350.00 \$125.00 \$150.00 \$125.00 \$275.00	Lien search Recording of each lien Termination preparation of each lien Record termination of each lien (NYC) Record termination of each lien (Nassau County)
Title	See note*	*Based on State, County and amount, estimate will be provided during Good Faith Estimate

Listed fees are estimates and subject to change and/or actual amounts billed by third parties.