



Loan Fee Schedule

Effective May 19, 2025

The following fees may be assessed for lending activity:

CONSUMER LOANS:

Lending Application <i>Temporarily Waived</i>	\$10.00
Small Dollar Loan Processing <i>Temporarily Suspended</i>	\$75.00
Secured Loan Processing	\$50.00
Late Payment	10% of payment
Personal Line of Credit (PLOC) Annual Fee	\$35.00
PLOC Overlimit.....	\$25.00
PLOC Late Payment (<i>minimum \$10, maximum \$25</i>).....	10% of payment
Loan Skip a Payment Fee (<i>payment deferral</i>)	\$40 per payment
Returned/Reversed Loan Payment.....	\$20.00
Expedited Title Release	\$38.00

REAL ESTATE LOANS:

Processing.....	\$695.00
Underwriting	\$895.00
Origination	Up to 1% of loan
Late Payment	5% of payment
Real Estate Loan Subordination Fee	\$150.00
Home Equity Line of Credit (HELOC) Annual Fee	\$75.00
HELOC Advance (<i>each, if under \$500</i>).....	\$10.00
HELOC Late Payment (<i>minimum \$25</i>).....	10% of payment
HELOC Prepayment Fee (<i>closed within 3 years of origination</i>).....	\$500.00
HELOC Reconveyance Fee	\$38.00

We truly value your membership. Please feel free to contact our Member Resource Center at (775) 882-2060 or (800) 421-6674, visit us online at www.GNCU.org, or visit your nearest branch if you have any additional questions or would like additional information.