

Loan Fee Schedule

Effective October 1, 2026

The following fees may be assessed for lending activity:

CONSUMER LOANS:

Lending Application	Free
Small Dollar Loan Processing	Free
Secured Loan Processing	Free
Late Payment	10% of payment
Personal Line of Credit (PLOC) Annual Fee	Free
PLOC Overlimit	Free
PLOC Late Payment (<i>minimum \$10, maximum \$25</i>)	10% of payment
Loan Skip a Payment Fee (<i>payment deferral</i>)	\$25 per payment
Returned/Reversed Loan Payment	Free
Expedited Title Release	\$38

REAL ESTATE LOANS:

Processing	\$595.00
Underwriting	Free
Origination	Up to 0.75% of loan
Late Payment	5% of payment
Real Estate Loan Subordination Fee	\$100.00
Home Equity Line of Credit (HELOC) Annual Fee	Free
HELOC Advance (<i>each, if under \$500</i>)	Free
HELOC Late Payment (<i>minimum \$25</i>)	10% of payment
HELOC Prepayment Fee (<i>closed within 2 years of origination</i>)	\$250.00
HELOC Reconveyance Fee	Free

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.