

North Country Savings Bank Loan Service Fee List

January 2, 2026

Appraisal Fee (standard)	\$400.00-\$750.00
Credit Report Fee (Mortgage only)	\$108.70 Individual credit \$217.40 Joint credit
Loan Quality CrossCheck (Mortgage only)	\$50.90 Individual credit \$101.80 Joint credit
Tax Service Charge (\$499,999 or lower) (Additional \$10 every \$100,000)	\$83.00
Origination Fee (All loans other than construction)	\$250.00
Origination Fee (construction loans only)	\$975.00
HELOC Modification of open-end term	\$550.00
Mortgage "Release of Liability" Request	\$550.00
Mortgage "Release of Part of Mortgaged Premises" Request	\$550.00
Mortgage Modification	\$650.00
Returned Loan Payment Fee (check or electronic item)	\$20.00 per item
HELOC Stop Payment Fee	\$25.00 each stop
Loan Statement Copies	\$5.00 each account
Fax Service Fee	
1st Page	\$2.50
Additional Pages	\$0.50
Returned Mail (due to incorrect address)	\$5.00 each occurrence
No Mail Fee (special handling)	\$5.00 per month

***Fees are subject to change**