

North Country Savings Bank Loan Service Fee List

May 13, 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
Insurance Tracking Fee (Excluding HELOC's)	\$75.00
Flood Fee	\$7.75
Origination Fee (All loans other than construction) Purchase + improvement loans	\$250.00 \$550.00
Origination Fee (construction loans only) <\$500,000K \$500,000K - \$999,999K \$1 million – \$1.5 million	\$1,575.00 \$1,675.00 \$1,775.00
Mortgage Discharge Fee	\$50.00
Manufactured Title Fee (Mortgage)	\$125.00
Manufactured UCC Fee (Mortgage)	\$40.00
Mortgage Building & Loan Fee	\$30.00 - \$40.00
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 Additional Pages	\$2.50 \$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**