

LISTING OF TYPES OF CREDIT OFFERED BY
BLC COMMUNITY BANK

A. Commercial Loans

1. Short-term secured and unsecured loans to businesses and individuals where adequate evidence of earnings history and net worth are produced.
2. Business loans guaranteed by the SBA or by another federal, state or local agency.
3. Secured loans. Appropriate security can include:
 - Inventory;
 - Accounts Receivable;
 - Machinery and Equipment;
 - Savings accounts and Time Certificates;
 - Marketable securities;
 - First liens on business or residential real estate;
 - Cash surrender value of life insurance.
4. Construction loans, multi-family or commercial property.
5. Commercial letters of credit.

B. Installment/Single Payment Loans

1. Unsecured personal loans to individuals, based upon determination of credit worthiness and income.
2. Secured loans. Security can include:
 - Vehicles;
 - Mobile Homes;
 - Second mortgages on residential real estate;
 - First lien on a second home;
 - Savings accounts and Time Certificates;
 - Marketable securities;
 - Cash surrender value of life insurance.

C. Real Estate Loans

1. First liens on principal residences or second homes which are owner-occupied and contain one to four units.
2. Home improvement loans, the amount to be established upon determination of credit worthiness and income.
3. Construction loans, principal residence or second home.
4. Loans on unimproved real estate.

D. Open End Credit

1. Home equity lines of credit.
2. Commercial lines of credit, with adequate security.
3. Personal reserve accounts.

LOAN FEES

8/2/2024

- **PURCHASE:** IF CLOSING WILL BE HELD AT A TITLE COMPANY ADD:

Prepaid Finance Charge - Title - Closing/Settlement Fee to (Title Co) \$200-250. Call for quote: Varies by Title Co.

In House Balloon/ARM (Purchase)

	Prepaid Finance Charge	Fees	
Origination	\$0 / \$300 / \$500		<u>NO ORIGATION FEE FOR FULLY AMORTIZED 1-2-3 YEAR LOANS</u>
Tax Service	\$68.00		<u>\$.00 FULLY AMORTIZED / \$200.00 IN HOUSE BALLOON / \$400.00 ARMs</u>
LOL Flood	\$1.00		
Title - Settlement/Closing Fee	\$300.00		
Appraisal		\$400.00	
Flood		\$10.00	
Home Owners Insurance - Company Name		\$1,200.00	
Title - Lenders Title		\$525.00	Contact Title Co for Amounts -
Title - ARM Endorsement		\$175.00	Full Owners / Full Lenders / Simultaneous Lenders
Recording		\$60.00	
Title - Special Assessment Letter		\$50.00	These are typically pd by seller
Title - GAP Endorsement		\$125.00	These are typically pd by seller
- Totals	\$369.00	\$2,370.00	\$2,739.00

FHLB (Purchase)

	Prepaid Finance Charge	Fees	
Origination	\$800.00		\$300.00 Lender Credit with qualifying DDA
Tax Service	\$68.00		
LOL Flood	\$1.00		
Title - Settlement/Closing Fee	\$300.00		
Appraisal		\$400.00	
Flood		\$10.00	
Home Owners Insurance - Company Name		\$1,200.00	
Title - Lenders Title		\$525.00	Contact Title Co for Amounts -
			Full Owners / Full Lenders / Simultaneous Lenders
Recording		\$60.00	
Title - Special Assessment Letter		\$50.00	These are typically pd by seller
Title - GAP Endorsement		\$125.00	These are typically pd by seller
- Totals	\$1,169.00	\$2,195.00	

Construction (Owner Occupied w/Purchase)

	Prepaid Finance Charge	Fees	
Origination	\$575.00		
Tax Service	\$68.00		
LOL Flood	\$1.00		
Appraisal Completion Report	\$100.00		
Draw Fee (4)	\$500.00		
Title - Settlement/Closing Fee	\$300.00		
Appraisal		\$400.00	
Flood		\$10.00	
Home Owners Insurance		\$1,200.00	
Title - Lenders Title		\$675.00	Spec Homes \$375
Title - Owners Title - ADJ		optional	Contact Title Co for Amounts -
Recording		\$60.00	Full Owners / Full Lenders / Simultaneous Lenders
Title - Special Assessment Letter		\$50.00	These are typically pd by seller
Title - GAP Endorsement		\$125.00	These are typically pd by seller
- Totals	\$1,544.00	\$2,345.00	

Construction (Owner Occupied w/o Purchase)

	Prepaid Finance Charge	Fees	
Origination	\$575.00		
Tax Service	\$68.00		
LOL Flood	\$1.00		
Appraisal Completion Report	\$150.00		
Draw Fee (4)	\$500.00		
Appraisal		\$400.00	
Flood		\$10.00	
Home Owners Insurance		\$1,200.00	
Title - Lenders Title Insurance		\$675.00	
Title - Owners Title Insurance		optional	Contact Title Co.
Recording		\$30.00	
- Totals	\$1,294.00	\$2,315.00	

Construction to Permanent Financing (In-House)

	Prepaid Finance Charge	Fees	
Tax Service	\$0.00		
- Info Pro: Refi n/c			
Will there be an addl inspection fee? Are we escrowing for items left unfinished; if so we require an additional inspection documented in the file as completed. - Prepaid \$150.00			
Flood		\$4.00	
Home Owners Insurance - Company Name		\$0.00	NO AMOUNT
Title - Lenders Title Insurance (update from const)		\$225.00	
- Totals	\$0.00	\$225.00	

Construction to Permanent Financing (FHLB)

	Prepaid Finance Charge	Fees	
Tax Service	\$0.00		
- Info Pro: Refi n/c			
Will there be an addl inspection fee? Are we escrowing for items left unfinished; if so we require an additional inspection documented in the file as completed. - Prepaid \$150.00			
Home Owners Insurance - Company Name		\$0.00	NO AMOUNT
Title - Lenders Title Insurance (update from const)		\$225.00	
Recording		\$60.00	
Title - Special Assessment Letter		\$50.00	
- Totals	\$0.00	\$335.00	

FHLB (Refinance)

	Prepaid Finance Charge	Fees	
Origination	\$800.00		\$300.00 Lender Credit with qualifying DDA
Tax Service Fee	\$68.00		
LOL Flood	\$1.00		
Appraisal		\$400.00	
Flood		\$10.00	
Home Owners Insurance - Company Name		\$0.00	NO AMOUNT
Title - Lenders Title Insurance		\$525.00	
Title - Special Assessment Letter		\$50.00	
Recording		\$60.00	
- Totals	\$869.00	\$1,045.00	

In House Balloon/ARM (Refinance)

	Prepaid Finance Charge	Fees	
Origination	\$.00 / \$300 / \$500		NO ORIGINATION FEE FOR FULLY AMORTIZED 1-2-3 YEAR LOANS
Tax Service Fee	\$68.00		\$.00 FULLY AMORTIZED / \$200.00 IN HOUSE BALLOON / \$400.00 ARMs
LOL Flood	\$1.00		
Appraisal		\$400.00	
Flood		\$10.00	
Home Owners Insurance - Company Name		\$0.00	NO AMOUNT
Title - Lenders Title Insurance		\$525.00	
Title - ARM Endorsement		\$175.00	
Recording		\$30.00	
- Totals	\$699.00	\$1,140.00	

1st Lien Equivalent/2NDs

	Prepaid Finance Charge	Fees	
Origination	\$300.00		
Tax Service Fee	\$0.00		
- \$68.00 BLC - per FDIC do not disclose			
LOL Flood	\$1.00		
Appraisal		\$400.00	
Flood		\$10.00	
Home Owners Insurance		\$1,200.00	Purchase transactions only
Title - Lenders Title Insurance - ADJ		\$525.00	Contact Title Co for Amount
- optional Letter Report		\$75.00	
Recording		\$30.00	Purchase transaction - \$60.00
- Totals	\$301.00	\$1,640.00	

PERSONAL CHECKING ACCOUNTS

Carefree Checking

- \$25.00 minimum deposit to open account
- No monthly service charge or minimum balance requirement
- Unlimited check writing
- Online/Mobile Banking
- Bill Pay
- Debit Card
- Direct Deposit

Carefree Interest Checking

All the features of Carefree Checking plus:

- \$500.00 minimum daily balance
- See website or account opening personnel for additional information and details

InterestPlus Checking

All the features of Carefree Checking plus the opportunity to earn a higher interest rate on balances, and refunds on non-BLC ATM fees up to \$10.00.

Qualifications:

- Receive e-statements
- Minimum of 12 debit card transactions post and clear
- Minimum of one direct deposit or ACH deposit

All qualifications must be met per statement period in order to be eligible.

See website or account opening personnel for additional information and details

Limit of one InterestPlus checking account per customer.

Health Savings Account (HSA)

HSA's were designed to help individuals in high-deductible health plans (HDHP) save for current or future qualified medical expenses.

- \$100 minimum deposit required to open account
- Unlimited check writing
- Debit Card
- Online/Mobile Banking
- See website or account opening personnel for additional information and details

PERSONAL SAVINGS & MONEY MARKET ACCOUNTS

Statement Savings

- \$25.00 minimum deposit to open account
- See website or account opening personnel for additional information and details
- Interest compounded and paid quarterly

Christmas Club

- No minimum deposit to open account
- See website or account opening personnel for additional information and details
- Interest compounded and paid annually

Certificate of Deposit

- \$2,500.00 minimum deposit to open account and balance required
- Penalties may apply for early withdrawal
- See website or account opening personnel for additional information and details
- 6-month to 5-year term for certificate

Tiered Money Market

- \$5,000.00 minimum deposit to open account
- Monthly statement
- See website or account opening personnel for additional information and details

BUSINESS CHECKING ACCOUNTS

Basic Business Checking: This account is designed for the business with low activity. No interest is paid on this account type

- 50 Debit/Credit/Deposited items per month, no charge (see fee schedule for charges in excess of 50 items)
- \$100.00 minimum daily balance to avoid monthly service charge of \$8.00
- Paid check images included in monthly statement

Value Business Checking: This account is designed for the business with moderate activity. No interest is paid on this account type

- 150 Debit/Credit/Deposited items per month, no charge (see fee schedule for charges in excess of 150 items)
- \$500.00 minimum daily balance to avoid monthly service charge (see fee schedule for service charge information)
- Paid check images included in monthly statement

Premium Business Checking: This account is designed for the business with moderate to high activity. No interest is paid on this account type.

- 250 Debit/Credit/Deposited items per month, no charge (see fee schedule for charges in excess of 250 items)
- \$2,500.00 minimum daily balance to avoid monthly service charge (see fee schedule for service charge information)
- Paid check images included in monthly statement

Business Executive Checking: This account is designed for the business with high activity.

- 1,000 Debit/Credit/Deposited items per month, no charge (see fee schedule for charges in excess of 1,000 items)
- \$20,000.00 minimum daily balance to avoid monthly service charge (see fee schedule for service charge information)
- Paid check images included in monthly statement

Business Analysis Checking: This account is designed for the business that wants credit for account balances to offset service charges and transaction fees. A high-volume business that maintains larger balances will find this account a perfect fit.

- This account earns credit based on the average collected balance
- Excess earnings credit can offset transaction fees
- Paid check images included in monthly statement
- See fee schedule for listing of service and items charges

Nonprofit Community Checking: This account is limited to non-profit organizations.

- \$500.00 minimum daily balance to avoid monthly service charge (see fee schedule for service charge information)
- Paid check images included in monthly statement

TREASURY MANAGEMENT PRODUCTS

Line of Credit Sweep

This solution allows business clients to automatically manage surplus cash balances to reduce interest expenses. Funds can automatically be moved back and forth between a BLC primary checking account and line of credit.

ACH Payments

Through online banking, enter and transmit ACH entries electronically; making transactions quicker, safer and easier. Payments sent and received on the ACH network are a much more cost-effective basis than checks. Capabilities include; vendor payments, tax payments, direct deposits of payroll to employee accounts and automated loan payments.

Remote Deposit Capture

This solution allows clients to scan checks and transmit the scanned images to BLC Community Bank for posting and clearing as a digital deposit. The digital deposit is transmitted over an encrypted internet connection to BLC, which accepts the deposits, posts the deposit to the client's account and assigns availability of funds based on the account availability schedule.

Positive Pay

This solution is an integrated transaction management system that encompasses check Positive Pay, ACH Positive Pay and Account Reconciliation, providing clients with one of the most effective fraud prevention tools available.

Business Online Bill Pay

This solution allows clients to pay companies and individuals within the United States that would normally be paid by check. Payments can be scheduled in the Payment Center, making paying repetitive bills quicker and easier.

Speak to a Personal Banker today for additional requirements and account information, including fee schedules.

BUSINESS SAVINGS ACCOUNTS

Statement Savings

- \$25.00 minimum deposit to open account and daily balance required (see fee schedule for service charge information)
- Interest is compounded and paid quarterly

Certificate of Deposit

- \$2,500.00 minimum balance
- Penalties may apply for early withdrawal
- 6-month to 5-year term for certificate
- See website or account opening personnel for additional information and details

Tiered Money Market

- \$5,000.00 minimum deposit to open account and daily balance required
- Monthly statement
- See website or account opening personnel for additional information and details