

Loan Fees

Consumer Loan Fees

Returned Payment Fee	\$15.00
Late Payment Fee	5% of payment due or \$10.00, whichever is greater, if not paid within 10 days of due date
Skipped Payment Fee	\$35.00 per loan payment skipped (maximum 1 skipped payment per eligible loan, per year)

Visa Credit Card Fees

Annual Fee	NONE
Returned Payment Fee	\$25.00
Late Payment Fee	\$25.00 (maximum, based on payment due) if not paid by due date
Cash Advance Fee	3% of total cash advance (maximum \$45.00)
Foreign Currency Conversion/International	
Service Assessment Fee	1% of total purchase(s)
Card Replacement Fee	\$5.00 / \$25.00 Rush
Sales Drafts or Other Documents...	\$5.00 each (available within 120 days of the transaction[s])
Research Fee	\$25.00 per hour

Home Equity Loan Fees

Reconveyance Fee	\$126.00
2 nd Mortgage & Fixed Rate Loan Option	
Returned Payment Fee	\$28.00
Late Payment Fee	5% of payment due, or \$10.00, whichever is greater (if not paid within 10 days of due date)
HELOC Late Payment Fee	5% of interest due, or \$30.00, whichever is greater (if not paid within 10 days of due date)
HELOC Overlimit Fee	\$10.00
HELOC Stop Payment Fee	\$25.00 each

Other fees may apply, depending on the loan – call Woodstone at **1-800-334-9828** for more information.

Fast Track Mortgage Fees

Late Payment Fee	5% of payment due, or \$10.00, whichever is greater (if not paid within 10 days of due date)
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Mortgage Loan Fees

Contact Woodstone at **1-800-334-9828** for applicable fees.