



Lending Fee Schedule

Penn South Federal Credit Union has approved updates to certain lending fees effective **October 4, 2026**. This schedule covers all current lending programs and associated fees for members and prospective borrowers. Fees and terms are subject to applicable loan program requirements and Credit Union policies.

Real Estate Secured Loans

Item	Fee
Application – Single	\$312.00
Application – Joint	\$624.00
Underwriting – Single/Joint	\$624.00
Credit Report – Single	\$58.50
Credit Report – Joint	\$117.00
Debt Cancellation Contract – Optional	\$208.00
UCC Filing	\$156.00
Minimum Share Account – Single	\$50.00
Minimum Share Account – Joint	\$100.00

Note: Credit Report Fees are not subject to the increase and remain unchanged.

Cosigner Fees

- Application: **\$312.00**
- Underwriting: **\$624.00**
- Credit Report: **\$58.50**

Refinancing Loans

Applicant must currently have a loan with Penn South Federal Credit Union.

- Application: **\$312.00**
- Underwriting: **\$624.00**
- Credit Report: **\$58.50**

Bridge Loans & Mortgage Combinations

Bridge Loans

- Single – Application & Underwriting: **\$312.00**
- Joint – Application & Underwriting: **\$520.00**

Terms: 10% interest rate · 24-month term · Maximum borrowing up to **65% of property value**, based on the annual Mutual investment letter and total investment amount.

Mortgage & Bridge Loan Combination

- Underwriting – Per Person: **\$312.00**

Terms: 10% interest rate · 24-month term · Maximum borrowing up to **65% of property value**, based on the annual Mutual investment letter.

Personal Loans

Item	Amount
Credit Report	\$58.50
Minimum Share Account Deposit	\$50.00
Loan Fee	2.00%
Term	2 years

For questions or additional information, please contact **Penn South Federal Credit Union**. All fees and terms are subject to applicable loan program requirements and Credit Union policies.