

LOAN FEES

As of April 1, 2026

Loan Documentation Fees

Installment Loan	\$135.00	
Construction Loan and other Interim Residential Mortgage	\$450.00	
Construction Escrow Fee (requires approval)	\$350.00	
Construction and Other Interim Loan to Permanent Loan	\$225.00*	
Secondary Market Real Estate Loan	\$550.00	
FHA, VA, GRH Loans	\$650.00	
In House Residential Real Estate Loan	\$450.00	
Out of State & Cook County IL, Residential or Commercial Mtg Fee (add on fee)	\$325.00**	
Condo Mortgage Loan Add-On	\$50.00	
Consumer Closed End Jr Mortgage Loan	\$225.00	
Home Equity Line of Credit Loan (HELOC)	\$175.00/\$25.00***	
Commercial/Agricultural Real Estate	\$350.00 minimum	
Commercial/Agricultural Loan (non real estate)	\$200.00 minimum	
Commercial Letter of Credit Issuance	.25%, minimum \$250	
Commercial Letter of Credit Draw	\$150.00	
In House Collateral Evaluation/Review	<u>Base Fee</u>	<u>Tech Fee</u>
Residential Real Estate 1-4 owner occupied	\$185.00	
Residential Real Estate 1-4 non-owner occupied	\$235.00	
Residential Recertifications	\$110.00	
Farmland – Unimproved 1 and contiguous parcels	\$250.00	\$75.00
Additional unimproved farmland parcels	\$125.00	
Reviews and recertification on unimproved farmland parcels	\$100.00	\$75.00*
Farmland – Improved 1 and contiguous parcels	\$350.00	\$75.00
Additional improved farmland parcels	\$250.00	
Reviews and recertification on improved farmland parcels	\$125.00	\$75.00*
Farmland – Add on over 160 acres (unimproved or improved)	\$1/acre	
Simple Commercial (single tenant, owner occupied office, mixed use Properties)	\$350.00	\$150.00
Reviews and recertifications on simple commercial	\$125.00	\$150.00*
Complex Commercial (large multi-tenant offices, apartment complex, strip center, ministorage, warehouse, car wash, motel, etc)	\$500.00	\$495.00
Reviews and recertification on complex commercial	\$200.00	\$495.00*
Extra hours for complex and out of market area assignments	\$70.00	

**Tech Fee will be charged only when comp sales data is required to recertify/review the prior valuation*

Loan Servicing Fees

Rate/Term Modification (charged for change in terms agreements, mortgage modifications, loan renewals, etc)	Same as Loan Doc Fee stated above
Payment Extension (includes single & multiple payment extensions and extensions of final payment date on single pay notes)	\$85.00
Partial Release of Collateral	\$100.00
Payoff Statement (charge on loans refinanced by another lender, except Freddie Mac loans)	\$25.00

Commercial loan amounts and terms vary substantially. Commercial fees are guidance only and may be charged at other amounts as set in a loan approval packet.

*Construction or other interim loan fee of \$450 is charged for construction or other interim financing loan. Additional \$225 is charged on permanent loan. Bank & Trust must have the current construction or interim financing loan. Out of state fees should be charged on the interim financing loan and waived on the permanent financing, when applicable.

**For simultaneous 1st and junior mortgages, charge out of state fee only on the 1st mortgage.

***HELOC documentation fee of \$25 when closed *contemporaneously* with a 1st mortgage loan with a documentation fee charged.

CONSUMER LOAN PRODUCTS

As of April 1st, 2026

Auto Loans

Got your eyes on a new set of wheels? Our auto loans provide competitive interest rates and flexible terms for qualified buyers. Approval is quick and easy. Your loan can usually be processed while you wait.

Contact any of our branches for further information, obtain an application, or to set up an appointment.

Personal Loans

Got good credit, but are in a temporary pinch? You may want to talk to us about a personal loan. We can tailor a payment plan to help you get back on track. Loans can be approved and processed while you wait in most cases.

Contact any of our branches for further information, obtain an application, or to set up an appointment.

Mortgage Loans

Whether you are purchasing your dream home, refinancing to a lower rate, or simply looking to cash out some equity in your home, Bank & Trust has a mortgage solution to fit your needs.

We retain the servicing rights on our mortgage loans, so your payments can be made and questions answered locally at any of our branches. And our closing costs are among the lowest in our service area.

We offer various fixed and adjustable rate mortgages to meet your unique needs. You can easily apply on-line at www.banktr.com. Feel free to contact any branch for further information or to set up an appointment with a mortgage professional.

Construction Loans

We have construction loan options to meet your needs! We'll walk you through every step of the application and approval process to make it easier for you. Our construction loans are flexible, available as fixed-rate and in jumbo amounts, and allow you to make interest only payments during the construction period.

Contact any of our branches for further information, obtain an application, or to set up an appointment.

Home Equity Loans

Bank & Trust Company can provide a fixed rate second mortgage for financing home improvements and many other needs and may provide you with a tax advantage (consult your tax advisor regarding deductibility of interest). Flexible repayment terms allow us to tailor a plan to meet your needs.

Contact any of our branches for further information, obtain an application, or to set up an appointment.

Home Equity Line of Credit

Need some money to buy a car, pay tuition, or remodel a kitchen? Once your home equity line of credit is established, it is as simple as writing a check. "Cash In" on the equity in your home with a HELOC from Bank & Trust Company. Interest rates are variable and have a ceiling to provide protection against possible future rate increases.

Contact any of our branches for further information, obtain an application, or to set up an appointment.

BUSINESS LOAN PRODUCTS

As of April 1st, 2026

Commercial Real Estate

If your company plans to purchase or enhance your current location, a commercial real estate loan from Bank & Trust Company may be exactly what you need. We offer loans to finance commercial and industrial properties, multifamily and investment properties and vacant real estate. Our real estate loans offer up to a 20 year amortization period. We have the ability to match the length of loan to the life of the asset, meaning longer terms for major purchases. Fixed and variable rate options are available.

Contact any of our branches for further information or to set up an appointment.

Business Line of Credit

A Bank & Trust business line of credit can give you the cash you need when you need it. Our lines of credit offer flexible terms to help you handle short term needs that may arise. Our experienced loan officers can show you how you can use these products with our commercial deposit products and cash management services to create a business package tailored to your needs.

Contact any of our branches for further information or to set up an appointment.

Letters of Credit

Long-standing business customers may qualify for letters of credit to guarantee payment to certain providers of goods and services. Our staff is ready to promptly and expertly review your needs.

Contact any of our branches for further information or to set up an appointment.

Equipment Loans & Leases (non-farm machinery)

Looking to expand your current operations or need to replace a piece of equipment? We have the flexible financing programs you need to make it happen. Whether it is for equipment for a medical office or a construction site we may be able to help. Use equipment financing options to match the term of the loan to the life of the asset through long-term amortization. Fixed and variable rate options are available with no prepayment penalties.

Contact any of our branches for further information or to set up an appointment.

Agricultural Loans

We have a variety of options available to assist with most of your agricultural financing needs. Whether you need a farm operating line of credit or to purchase new equipment, our experienced agricultural lenders can help tailor a plan to meet your specific needs. We understand farming operations in today's complex agricultural economy.

Contact any of our branches for further information or to set up an appointment.

USDA FSA Loans

Our loan staff will assist you in completing you loan request to qualify for the USDA loan guarantees. Farm Ownership loans may be used to purchase farmland, construct or repair buildings and other fixtures, develop farmland to promote soil and water conservation, or to refinance debt. Farm Operating loans are available to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other operating expenses. Operating loans also may be used to pay for minor improvements to buildings, costs associated with land and water development, family living expenses,

and to refinance debt under certain conditions. These loans may be structured as term loans or lines of credit depending upon the purpose and intended term of the loan. Bank & Trust company also participates in a Beginner Farmer program. *Contact a loan officer to further discuss your specific needs.*

Farm Real Estate Loans – Farm land purchased for farm related income activity including farm structures such as machine sheds, grain bins, and confinement livestock.

Farm Machinery & Equipment Loans – We provide conventional fixed and variable rate financing for machinery and equipment purchases with flexible terms.

Livestock Loans – We offer various financing options for breeding and market and grower stock.

Farm Operating Loans – We have many options for financing annual production of crops and livestock through fixed rate loan and revolving lines of credit. Repayment terms are tailored to match farming cash flow.