

Morton Community Bank

CRA Public File - 2026

Loan Fees

Commercial & Agricultural

Commercial Loan Doc Fee (New) – Non-Real Estate	\$175.00 or more depending on loan amount
Commercial Non-Real Estate Renewal or New Ag Loan	\$150.00 or more depending on loan amount
Commercial Loan Doc Fee (New) –Real Estate	\$425.00 or more depending on loan amount
Commercial Renewal or New Ag Loan (Real Estate secured)	\$300.00 or more depending on loan amount
Non-owner occupied residential real estate	\$300.00 or more depending on loan amount
Construction Loans	\$500.00 or more depending on loan amount
Payment Modification Fee	\$100.00

Consumer Real Estate

Payment Modification Fee	\$100.00
Processing Fee	\$695.00
HELOC & Bridge Loan Fee	\$295.00
Low Dollar Equity Loan (LDEL) Fee	\$595.00
Renewal/Modification Fee (Interest rate lower than current loan and more than 6 months to maturity)	The higher of 0.5% of balance or \$250.00
Renewal/Modification Fee (Interest rate same or higher than current loan or within 6 months of maturity)	\$250.00
Release of Modification Fee	\$400.00 or 1% of unpaid balance; \$900.00 max

Consumer Non-Real Estate

Consumer Processing Fee	\$95.00
CD/Savings Account Secured Processing Fee	\$50.00