

The Farmers State Bank

Loan Fees

As of March 5, 2026

The following fee structure establishes loan-related fees that may be charged. When appropriate, these fees should be charged in the amounts shown. Special circumstances, however, may warrant (i) charging a different amount or (ii) waiving the fee altogether, but such exceptions will require prior approval of the Loan Committee and/or President.

Extension Fee (Commercial or Ag Only)	\$60.00
Loan Origination Fee (Commercial or Ag Non-Real Estate Only)	\$150 Minimum
Loan Origination Fee (Consumer, Non-Real Estate)	2% or (\$300 Maximum)
Loan Origination Fee (Consumer, Real Estate)	1% of Principal Balance (\$500 Minimum, \$2,500 Maximum)