



2021 PrecisionLender Origination and Servicing Costs Appendix

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Recommendations on Loan Origination and Servicing Expense

C&I, Municipal and Agricultural	Origination	2021		Servicing	2021		
		Up to	Guidance		Up to	Guidance	
Renewal or MultiFacility	150,001	450	Simple or MultiFacility	150,001	561		
	500,001	1,539		500,001	759		
	750,001	2,155		750,001	802		
	1,000,001	3,924		1,000,001	1,203		
	5,000,001	5,771		5,000,001	1,684		
	10,000,001	8,657		10,000,001	2,526		
	over	11,686		over	3,410		
	New Business	150,001		700	Standard	150,001	642
		500,001		2,001		500,001	962
		750,001		3,078		750,001	1,283
1,000,001		4,617	1,000,001	1,444			
5,000,001		7,695	5,000,001	1,925			
10,000,001		11,542	10,000,001	2,887			
over	15,582	over	3,898				

Commerical Operating Lines and Letters of Credit	Origination	2021		Servicing	2021		
		Up to	Guidance		Up to	Guidance	
Renewal or MultiFacility	150,001	340	Simple or MultiFacility	150,001	746		
	500,001	601		500,001	949		
	750,001	1,081		750,001	995		
	1,000,001	1,442		1,000,001	1,410		
	5,000,001	2,242		5,000,001	1,907		
	10,000,001	3,364		10,000,001	2,861		
	over	4,541		over	3,863		
	New Business	150,001		655	Standard	150,001	829
		500,001		1,155		500,001	1,244
		750,001		2,079		750,001	1,493
1,000,001		2,772	1,000,001	1,645			
5,000,001		4,312	5,000,001	2,214			
10,000,001		6,469	10,000,001	3,289			
over	8,733	over	4,428				

CRE Owner Occupied and Investment SBA	Origination	2021		Servicing	2021		
		Up to	Guidance		Up to	Guidance	
Renewal or MultiFacility	150,001	1,851	Simple or MultiFacility	150,001	641		
	500,001	2,221		500,001	892		
	750,001	2,776		750,001	916		
	1,000,001	5,508		1,000,001	1,374		
	5,000,001	7,359		5,000,001	1,924		
	10,000,001	11,038		10,000,001	2,886		
	over	14,902		over	3,896		
	New Business	150,001		1,851	Standard	150,001	916
		500,001		2,591		500,001	1,099
		750,001		4,627		750,001	1,466
1,000,001		6,478	1,000,001	1,649			
5,000,001		10,179	5,000,001	2,199			
10,000,001		15,269	10,000,001	3,298			
over	20,613	over	4,453				
Conversion	150,001	754					

	500,001	754		
	750,001	754		
	1,000,000	754		
	over	1,000		

Commercial Construction, HVCRE and Development		2021		Servicing	2021	
Origination	Up to	Guidance	Up to		Guidance	
Renewal or MultiFacility	500,001	4,059	Master Note	500,001	1,401	
	750,001	4,775		750,001	1,401	
	1,000,001	8,118		1,000,001	2,202	
	5,000,001	10,506		5,000,001	2,802	
	10,000,001	15,759		10,000,001	4,203	
	over	21,274		over	5,674	
New Business	500,001	4,775	Standard	500,001	1,701	
	750,001	7,163		750,001	2,502	
	1,000,001	9,551		1,000,001	2,702	
	5,000,001	14,326		5,000,001	3,102	
	10,000,001	17,100		10,000,001	4,653	
	over	29,010		over	6,282	

Residential Construction		2021		Servicing	2021	
Origination	Up to	Guidance	Up to		Guidance	
Renewal or MultiFacility	500,001	1,665	Master Note	500,001	823	
	750,001	1,998		750,001	867	
	1,000,001	2,831		1,000,001	867	
	over	4,996		over	1,059	
New Business	500,001	2,725	Standard	500,001	934	
	750,001	3,331		750,001	963	
	1,000,001	4,542		1,000,001	1,126	
	over	7,570		over	1,203	

Residential Mortgage		2021		Servicing	2021	
Origination	Up to	Guidance	Up to		Guidance	
Renewal	50,001	1,618	Simple	50,001	405	
	548,250	1,874		548,250	405	
	1,000,001	2,214		1,000,001	405	
	over	3,945		over	405	
New Business	50,001	2,603	Standard	50,001	405	
	548,250	3,123		548,250	405	
	1,000,001	3,904		1,000,001	405	
	over	3,904		over	405	

HELOC		Origination		Servicing	Servicing	
	Up to	Guidance	Up to		Guidance	
Renewal	10,000	1,200	Simple	10,000	200	
	50,000	1,332		50,000	200	
	100,000	1,332		100,000	200	
	200,000	1,332		200,000	200	
	over	1,332		over	200	
New Business	10,000	1,500	Standard	10,000	300	
	50,000	1,500		50,000	300	
	100,000	2,000		100,000	350	

	200,000	2,000		200,000	350
	over	2,000		over	350

Unsecured Consumer		Origination			Servicing	
		Up to	Guidance		Up to	Guidance
Simple		10,000	189	Simple	10,000	136
		50,000	189		50,000	136
		100,000	189		100,000	136
		200,000	283		200,000	205
		over	283		over	205
Average		10,000	189	Average	10,000	136
		50,000	189		50,000	136
		100,000	189		100,000	136
		200,000	283		200,000	205
		over	283		over	205

Auto/ Secured Consumer		Origination			Servicing	
		Up to	Guidance		Up to	Guidance
Simple		10,000	130	Simple	10,000	108
		25,000	130		50,000	108
		50,000	130		100,000	108
		200,000	195		200,000	108
		over	195		over	215
Average		10,000	130	Average	10,000	108
		25,000	130		50,000	108
		50,000	130		100,000	108
		200,000	260		200,000	108
		over	260		over	215

Closed Home Equity		Origination			Servicing	
		Up to	Guidance		Up to	Guidance
Simple		10,000	1,176	Simple	10,000	203
		50,000	1,176		50,000	203
		100,000	1,176		100,000	203
		200,000	1,176		200,000	203
		over	1,176		over	203
Average		10,000	1,469	Average	10,000	304
		50,000	1,469		50,000	304
		100,000	1,959		100,000	355
		200,000	1,959		200,000	355
		over	1,959		over	355

Indirect		Origination			Servicing	
		Up to	Guidance		Up to	Guidance
Simple		10,000	71	Simple	10,000	54
		50,000	71		50,000	54
		100,000	71		100,000	54
		200,000	71		200,000	54
		over	71		over	54
Average		10,000	71	Average	10,000	54
		50,000	71		50,000	54
		100,000	71		100,000	54
		200,000	71		200,000	54
		over	71		over	54

2021
Alternative Method

C&I, Municipal and Agricultural	Origination	New			Servicing	New		
		Up to	Defaults	% of Amount		Up to	Defaults	% of Amount
	Renewal or	150,001	450	0.00%	Simple or	150,001	561	0.00%
	MultiFacility	400,001	450	0.69%	MultiFacility	400,001	561	0.10%
		650,001	1,539	0.35%		650,001	759	0.02%
		900,001	2,155	1.00%		900,001	802	0.21%
		3,500,001	5,771	0.10%		3,500,001	1,684	0.02%
		10,000,001	8,657	0.00%		10,000,001	2,526	0.00%
		over	11,686	0.00%		over	3,410	0.00%
	New Business	150,001	700	0.00%	Standard	150,001	642	0.00%
		400,001	700	0.85%		400,001	642	0.16%
		650,001	2,001	0.61%		650,001	962	0.16%
		900,001	3,078	0.87%		900,001	1,283	0.08%
		3,500,001	7,695	0.17%		3,500,001	1,925	0.02%
		10,000,001	11,542	0.00%		10,000,001	2,887	0.00%
		over	15,582	0.00%		over	3,898	0.00%

Commerical Operating Line and Letters of Credit	Origination	New			Servicing	New		
		Up to	Defaults	% of Amount		Up to	Defaults	% of Amount
	Renewal or	150,001	340	0.00%	Simple or	150,001	746	0.00%
	MultiFacility	400,001	340	0.14%	MultiFacility	400,001	746	0.08%
		650,001	601	0.25%		650,001	949	0.02%
		900,001	1,081	0.19%		900,001	995	0.16%
		3,500,001	2,242	0.04%		3,500,001	1,907	0.02%
		10,000,001	3,364	0.00%		10,000,001	2,861	0.00%
		over	4,541	0.00%		over	3,863	0.00%
	New Business	150,001	655	0.00%	Standard	150,001	829	0.00%
		400,001	655	0.19%		400,001	829	0.16%
		650,001	1,155	0.35%		650,001	1,244	0.09%
		900,001	2,079	0.26%		900,001	1,493	0.06%
		3,500,001	4,312	0.06%		3,500,001	2,214	0.02%
		10,000,001	6,469	0.00%		10,000,001	3,289	0.00%
		over	8,733	0.00%		over	4,428	0.00%

CRE Owner Occupied and Investment SBA	Origination	New			Servicing	New		
		Up to	Defaults	% of Amount		Up to	Defaults	% of Amount
	Renewal or	150,001	1,851	0.00%	Simple or	150,001	641	0.00%
	MultiFacility	400,001	1,851	0.14%	MultiFacility	400,001	641	0.12%
		650,001	2,221	0.21%		650,001	892	0.01%
		900,001	2,776	1.03%		900,001	916	0.21%
		3,500,001	7,359	0.07%		3,500,001	1,924	0.02%
		10,000,001	11,038	0.00%		10,000,001	2,886	0.00%
		over	14,902	0.00%		over	3,896	0.00%
	New Business	150,001	1,851	0.00%	Standard	150,001	916	0.00%
		400,001	1,851	0.28%		400,001	916	0.08%
		650,001	2,591	0.76%		650,001	1,099	0.17%
		900,001	4,627	0.70%		900,001	1,466	0.08%
		3,500,001	10,179	0.13%		3,500,001	2,199	0.02%
		10,000,001	15,269	0.00%		10,000,001	3,298	0.00%
		over	20,613	0.00%		over	4,453	0.00%
	Conversion	150,001	754	0.00%				
		400,001	754	0.00%				
		650,001	754	0.00%				
		1,000,000	754	0.00%				
		over	1,000	0.00%				

Commercial Construction , HVCRE and Development	Origination	New			Servicing	New		
		Up to	Defaults	% of Amount		Up to	Defaults	% of Amount
	Renewal or	200,001	4,059	0.00%	Master Note	200,001	1,401	0.00%
	MultiFacility	600,001	4,059	0.18%		600,001	1,401	0.00%
		1,000,001	4,775	0.84%		1,000,001	2,202	0.21%
		3,500,001	10,506	0.10%		3,500,001	2,802	0.03%
		10,000,001	15,759	0.00%		10,000,001	4,203	0.00%

	over	21,274	0.00%		over	5,674	0.00%
New Business	200,001	4,775	0.00%	Standard	200,001	1,701	0.00%
	600,001	4,775	0.60%		600,001	2,502	0.21%
	1,000,001	7,163	0.60%		1,000,001	2,702	0.05%
	3,500,001	14,326	0.19%		3,500,001	3,102	0.02%
	10,000,001	17,100	0.00%		10,000,001	4,653	0.00%
	over	29,010	0.00%		over	6,282	0.00%

New Deposit Recommendations (2021)

Type	Capital	Float/Res	Type	Duration	Annual Fee	Annual Expense
Commercial DDA	2.00%	4.00%	ZID	60	\$ 51	\$ 469
Commercial NOW	2.00%	4.00%	IBD	60	\$ 44	\$ 532
Com Money Market	2.00%	0.18%	IBD	18	\$ 2	\$ 532
Certificate Dep.	2.00%	0.10%	Time	n/a	\$ 1	\$ 154
Savings	2.00%	0.13%	IBD	60	\$ 1	\$ 130
Consumer DDA	2.00%	4.00%	ZID	60	\$ 36	\$ 274
Money Market	2.00%	0.18%	IBD	18	\$ 2	\$ 334
Public Funds	2.00%	4.00%	Time	n/a	\$ -	\$ 516