From: Wayne Pierce

Sent: Monday, January 24, 2022 8:58 AM

To: Sales

Subject: Fee Names and Audit Issues

Good morning. We are starting to see more issues with new fees being added to the LE. Please only use the fees that are available as a drop down. If you have a new fee that is needed please let us know and we will add it. There are several things that have to be reviewed for each fee such as is it a Pre-Paid Finance Charge or the way it is listed could effect it being a compliance issue down the road. If you have a fee that needs to be added please send it to Ops@flanaganstatebank.com with the specifics of the fee.

Thanks,

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