



Customer Fee/Rate Schedule (Updated 12/31/11)

NOTE: ALL FEES ARE SUBJECT TO CHANGE AT ANYTIME - CALL TO CONFIRM CURRENT FEES

	1st Year	LOC Renewal	Matured Term	
Exposure	Application	Commitment	Annual	Commitment
Amount	Fee	Fee	Insurance Fee	Fee
				Loan
				Commitment Fee
				Notes

FAME Loan Insurance Programs including OLA

OLA - (Term)	≤\$250M	-	Waived	1% 1st Year ½% thereafter	-	-	
OLA - (Line)	≤\$250M	-	Waived	1% each year	-	-	
Loan Insurance - Leveraged (Term)	<\$1MM	-	1%	2%	-	½%	
Loan Insurance - Leveraged (Line)	<\$500M	-	1%	2%	½%	-	
Loan Insurance - Pro-Rata (Term)	<\$1MM	-	1%	1%	-	½%	
Loan Insurance - Pro-Rata (Line)	<\$1MM	-	1%	1%	½%	-	
Loan Insurance - Pro-Rata (Term)	≥\$1MM	1%	1%	1¼%	-	½%	



Business & Education
at Work for Maine

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	Exposure Amount	Application Fee	1st Year Commitment Fee	Annual Insurance Fee	Renewal Commitment Fee	Direct Loan Interest Rate	Late Charges
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FAME Direct Programs

Economic Recovery	-	1%	1%	-	-	Fixed at P+2%	5% of pmt due
Energy Conservation	-	-	-	-	-	Fixed at 1%	5% of pmt due
Electronic Medical Loan Records	-	-	½%	-	-	\$20M-\$35M 8.5% ≥\$35M 6%	5% of pmt due
IRP	-	-	½%	-	-	Fixed at Prime	5% of pmt due
Waste Reduction/Recycling	-	-	2%	-	-	4% or 8%*	5% of pmt due
Underground Oil	-	-	1%	-	-	Fixed**	5% of pmt due
Major Business Expansion	<\$10MM	1%	½%	Case by case	-	Market Driven	Market Driven
Major Business Expansion	≥\$10MM	1%	\$50M+.15% > \$10MM	Case by case	-	Market Driven	Market Driven
Smart Bond	-	1%	1%	Up to 2%	-	Market Driven	Market Driven
Smart E Bond	-	1%	1%	Up to 2%	-	Market Driven	Market Driven

*4% fixed if 50%+ funded from other sources otherwise 8% / **Varies on ability to pay, no greater than Prime

FAME Fiduciary Programs

AELP	-	-	-	-	-	Fixed at Prime	5% of pmt due
AMLF (>\$100M)	-	-	1%	-	-	Fixed at 5%	5% of pmt due
NMLP	-	-	1% up front & 1% 1st Yr.	1% Spread over year	-	Fixed at 2%	5% of pmt due
PMIF (New facility)	-	-	1%	-	-	Fixed at 5%	5% of pmt due
PMIF (Retrofit)	-	-	-	-	-	Fixed at 5%	5% of pmt due