4.02: continued

209 Division of Banks and Loans Agencies

(1) Mutual Holding Company Reorganization Application $1,000 per filing
(2) Federal Credit Union Excess Insurance Examination 220 per day
(3) Non-depository Examination/Inspection 60 per hour
(4) Assessment for Overhead Costs

(a)On January 31st of each year, the Division of Banks shall assign all trust companies,
savings banks, co-operative banks and credit unions to one of three asset assessment categories which shall be based upon the institution's supervisory rating assigned by its most recent report of examination completed by either the Division of Banks or the appropriate federal bank regulatory agency as of the preceding December 31st.

An institution's assessment is determined by multiplying its assets by a cumulative declining rate scale. Declining rates are assigned according to increasing asset stratifications, whereby an institution's assets are initially multiplied by a base rate, followed by decreasing rates for assets in excess of the established asset stratifications. Category A institutions pay 100% of the calculated asset assessment. Category B institutions pay 200% of the calculated asset assessment. Category C institutions pay 300% of the calculated asset assessment.

If the amount of total balance sheet assets (consolidated domestic and foreign subsidiaries) is:		The Annual Assessment will be:		
Over	But Not Over	This Amount	Plus	Of Excess Over
0	250,000	$ 100.00	0.000000000	$0
250,000	10,000,000	$ 100.00	0.000300000	250,000
10,000,000	50,000,000	$ 3,025.00	0.000100000	10,000,000
50,000,000	250,000,000	$ 7,025.00	0.000085000	50,000,000
250,000,000	5,000,000,000	$ 24,025.00	0.000062500	250,000,000
5,000,000,000	30,000,000,000	$ 320,900.00	0.000050000	5,000,000,000
30,000,000,000		$ 1,570,900.00	0.000000000	30,000,000,000

4.02: continued

(b) Trust Assets .0075 per 1000

(c) If the assessments from 801 CMR 4.02: 209 Division of Banks and Loans Agencies(4)(a) and (b) are insufficient to pay for the operations of the Division of Banks in the amount set out in its annual appropriation, the Division of Banks shall assess the remaining amount as a flat fee upon all depository and nondepository financial institutions under its supervision; provided, however, that this assessment may contain such classifications and differentiations based upon the regulatory condition of each institution or such other factors as the Division of Banks consider necessary.

(5) Debt Collector – Annual License	$1,000	per year
(6) Motor Vehicle Financing – Annual License	1,000	per year
(7) Retail Installment – Annual License	1,000	per year
(8) Small Loan Agencies – Annual License	1,000	per year
(9) Insurance Premium Financing – Annual License	1,000	per year
(10) Check Cashers – Annual License	1,000	per year
(11) Third Party Loan Servicer Registration	500	per year
(12) Non-bank License Application – Investigation Fee	300	
(13) Non-bank Licensee – Office Relocation Investigation Fee	200	

Commercial, Savings, and Cooperative Banks:		
(14) New Bank Charter Applications	$2500	per filing
(15) Merger Applications	2500	per filing
(16) Bank Holding Company Reorganization Application	1500	per filing
(17) Conversion to Federal Charter	5000	per filing
(18) Stock Conversion Application, Savings, and Cooperative	5000	per filing
(19) Branch Relocation Application	500	per filing
(20) New Domestic Branch Application	500	per filing
(21) Main Office Redesignation Application	250	per filing
(22) Trust Powers Application	1000	per filing
(23) Conversion to State Charter	1000	per filing
(24) Application for Time Extension on Previously Approved Actions	250	per filing
(25) Foreign Branch Application	1000	per filing
(26) Stock Thrift Merger Application, Savings and Cooperation Banks	1500	per filing
(27) Main Office Relocation Application	500	per filing
(28) Depot Relocation or Closing Application	250	per filing

Credit Unions:		
(29) New Charter Application	$500	per filing
(30) Merger Application	250	per filing
(31) Conversion to State Charter	250	per filing
(32) Branch Relocation or Closing Application	250	per filing
(33) New Branch or Depot Application	500	per filing

4.02: continued

(34) Branch Closing Application	$250	per filing
(35) Membership By-Law Change Application	500	per filing
(36) Application for Time Extension on Previously Approved Actions	100	per filing
(37) Main Office Relocation Application	250	per filing
(38) Main Office Redesignation Application	100	per filing
~~(39) Check Sales - Annual License~~	~~1,000~~	~~per year~~
(39~~40~~) Money Transmitters - Annual License ~~Foreign Transmittal Agencies~~	1,000	per year
~~(a) Annual License~~	~~1,000~~	~~per year for initial licensed location~~
~~(b) License for Additional Locations~~	~~200~~	~~per year for each additional licensed location~~
(40~~1~~) Mortgage Broker License	500	per year
(41~~2~~) Mortgage Lender License	1,000	per year
(42~~3~~) Mortgage Loan Originator License	500	per year
(43~~4~~) Mortgage Loan Originator Investigation Fee	115	per investigation
(44~~5~~) Course Provider Application	250	
(45~~6~~) Mortgage Loan Originator Education Course Application	250	
(46~~7~~) Continuing Education Course Application (Per Course)	125	
(47~~8~~) Student Loan Servicer - Annual License Fee	1,000	per year
(48~~9~~) Student Loan Servicer Application - Investigation Fee	300	per investigation
(49~~50~~) Automatic Federal Student Loan Servicer - License Fee	1,000	
(50~~1~~) Automatic Federal Student Loan Servicer Application - Investigation Fee	300	

211 Division of Insurance

(1) Agent License, Individual - life, accident and health	$50	annual
(2) Agent License - Fraternal Organization	6	annual
(3) Agency License, Organization - life, accident and health	50	annual
(4) Fire Loss Adjustor - Individual License Fee	200	3 years
(5) Adviser - Individual License	200	3 years
(6) Producer License/Renewal - Individual	225	3 years
(6)(a) Business Entity Producer License/Renewal	75	per member per yr.
(7) Special Brokers - License and Renewals	150	annual
(8) Special Brokers - Annual Fee (Percent of Gross Premiums, Less Return Premiums)	4	annual
(9) Certified Copy of Record of File	20	per certification
(10) Motor Vehicle Damage Appraisers		
(a) Certified Copy of Record on File	20	per certification
(b) Examination Fee	50	per exam
(c) Re-Examination Fee	50	per exam
(11) Motor Clubs License	200	per year
(12) Motor Clubs Agent	25	annual
(13) Rating Organizations	30	3 years
(14) Fraternal Benefit Society	25	annual
(15) Agents Registration Fee	40	per year
(16) Charter		
(a) Admission	125	per admission
(b) Amendment	65	per amendment
(17) Examination of Company Prior To Licensing	1000	per exam
(18) Company License		

(a)	Foreign	250	annual
(b)	Special License Stock and Mutual Companies	29	annual