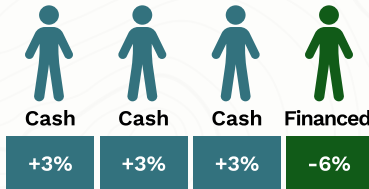


## Guide to Fees-

### Spread the Cost Across All Jobs

On average, **1 in 4 customers** choose to use financing when it's offered.



Rather than raising prices only on financed projects, build a small percentage into every job.\*

Example: if your average contractor fee is 9%, consider building 3% into all jobs.



### Why This Works

Spreading costs across all jobs helps maintain your margins without overpricing any single project. This approach:

- ✓ Smooths costs
- ✓ Avoids sharp pricing increases
- ✓ Keeps your pricing competitive for all customers - regardless of how they pay

### Not All Jobs Are 100% Financed-

Many homeowners choose to finance only a portion of their total project cost.

Since contractor fees only apply to the amount financed, the above pricing strategy can help offset much or all of the fee you end up paying.



### Offer Consistent Pricing to All Customers-

- ✓ Your pricing should remain consistent regardless of how a customer chooses to pay
- ✓ You may not charge a higher price to customers who choose to finance their project versus those paying in cash

### Do Not Itemize Financing Fees-

- ✓ You may not list a separate "financing fee" or "bank fee" on invoices, contracts, or estimates
- ✓ Contractor fees should be built into your pricing structure, similar to overhead expenses - they are not a direct charge to the customer and must be accounted for evenly across all projects regardless of payment method (e.g. financed jobs)



### Why This Matters

These requirements are designed to:

- ✓ Ensure all customers are treated equally and fairly in accordance with federal lending laws
- ✓ Provide consistent pricing and transparent communication
- ✓ Help maintain customer trust
- ✓ Protect your business and the bank