

Loan Rate Disclosures

All Loans:

- APR's listed assume a maximum term and loan amount of \$10,000, unless stated otherwise.
- All loans and interest rates are subject to credit, term and underwriting approval.
- Membership required; minimum \$5.00 deposit.

Overdraft Protection:

- Index = Wall Street Journal Prime
- Margin = 6.00% - 15.00%
- Rate not to exceed 17.99% based on FICO score
- Minimum payment = 5.00% of Overdraft Protection limit

Execuline Line of Credit:

- Index = Wall Street Journal Prime
- Margin = 3.00% (floor rate = 10.00%)
- Minimum payment = 3.00% of Execuline Limit

Home Equity Loan (Fixed Rate):

- Acceptable collateral appraisal required to determine LTV

Emerline (Variable Rate):

- Acceptable collateral appraisal required to determine LTV
- Index = Wall Street Journal Prime
- Margins = $\leq 70\%$ LTV = -1.00% - 0%, $\leq 80\%$ LTV = -1.00% - +6.00%, $\leq 90\%$ LTV = -0.50% - +3.50%
- Floor rate = $\leq 70\%$ LTV = 3.25%, $\leq 80\%$ LTV = 4.00%, $\leq 90\%$ LTV = 4.00%
- Draw period = 120 months