

CONSUMER LOAN RATES

		Home E	quity Produc	ts			
		Payme	nt By Auto Dec		Payment By Coupon/Bill		
	Maximum		Annual	Payment Per		Annual	Payment P
Type - Primary	Term (Months)	Rate	Percentage Rate	\$1000 Financed	Rate	Percentage Rate	\$1000 Financed
Home Equity Installment Loan	60	8.50%	8.840%	\$20.52	8.750%	9.091%	\$20.64
Junior Lien Filing	120	8.75%	8.936%	\$12.53	9.000%	9.187%	\$12.67
Sumer Elen Hing	180	9.00%	9.136%	\$10.14	9.250%	9.387%	\$10.29
	240	9.25%	9.363%	\$9.16	9.500%	9.614%	\$9.32
Home Equity Installment Loan	60	8.25%	8.589%	\$20.40	8.500%	8.840%	\$20.52
First Lien Filing	120	8.50%	8.685%	\$12.40	8.750%	8.936%	\$12.53
Home Equity Line of Credit	240	Option not Available			8.500%	8.500%	varies
		Payment By Auto Deduction			Payment By Coupon/Bill		
	Maximum	Annual Payment Per				Payment P	
	Term		Percentage	\$1000		Percentage	\$1000
Type - Secondary/Investment	(Months)	Rate	Rate	Financed	Rate	Rate	Financed
Home Equity Installment Loan	60 120	9.25%	9.592%	\$20.88	9.500%	9.843%	\$21.00
Junior Lien Filing	120 180	9.50% 9.75%	9.689% 9.889%	\$12.94 \$10.59	9.750% 10.000%	9.940% 10.140%	\$13.08 \$10.75
	240	9.75%	9.889%	\$9.65	10.000%	10.140%	\$10.75
Home Equity Installment Loan	60	9.00%	9.341%	\$20.76	9.250%	9.592%	\$20.88
First Lien Filing	120	9.25%	9.438%	\$12.80	9.500%	9.689%	\$12.94
Home Equity Line of Credit	240	Or	otion not Availal	ماد	9.500%	9.500%	varies
n Program Notes: All Home Equity Loans are subject	t to a Document Pr	reparation Fee of \$199	0.00. Borrowers are re	quired to pay certain	additional fees to thir	d parties such as app	raisers, flood serv
0% for primary residences and second homes, and r allment Loans filed in first position are limited to a r eet Journal plus a margin of 0%; the maximum APR i	naximum loan amo	unt of \$35,000.00. Ho	me Equity Line of Cre	dit APR is based upor	n Prime Rate as found	in the Money Rate se	ection of the Wal
e made on any outstanding balance during the draw tice. All loans are subject to credit approval under th	period; payments o	onsist of interest plus	a fixed principal amo				
		Instal	lment Loans				
		r	nt By Auto Dec	luction	Pa	yment By Coup	on
	Maximum	- uyine	Annual	Payment Per		Annual	Payment P
	Term		Percentage	\$1000		Percentage	\$1000
	(Months)	Interest Rate	Rate	Financed	Interest Rate	Rate	Financed
utomobiles (10% Down Payment)							•
New - Current & Prior Model Year	72	7.49%	7.801%	\$17.29	7.99%	8.303%	\$17.53
Used - Current & Prior Model Year	72 60	7.99%	8.303%	\$17.53	8.49%	8.805%	\$17.77 \$20.75
Used 2-3 Model Years Old Used 4-5 Model Years Old	48	8.49% 8.99%	8.860% 9.446%	\$20.51 \$24.88	8.99% 9.49%	9.361% 9.947%	\$20.75 \$25.12
Used 6+ Model Years Old	36	11.99%	12.595%	\$33.21	12.49%	13.097%	\$33.45
ecreational Boats, New or Used, Pow	er or Sail, FPS	M or UCC (20%	Down Paymer	nt)			
< \$9,999	60	9.49%	12.270%	\$21.00	9.99%	12.770%	\$21.24
\$10,000 - \$24,999	84	7.99%	9.010%	\$15.58	8.49%	9.500%	\$15.83
\$25,000 - \$50,000	120	7.99%	8.450%	\$12.13	8.49%	8.940%	\$12.39
\$50,000 +	180	7.99%	8.390%	\$9.55	8.49%	8.890%	\$9.84
ersonal Unsecured	48	14.00%	14.543%	¢ 17 11	14.50%	15.045%	\$27.58
ecreational Vehicles - Large (Motor H				\$27.33		15.045%	\$27.30
10% DP on gualified Motorcycles	60	8.49%	9.900%	\$20.51	8.99%	10.390%	\$20.75
No Motorcycles	120	9.49%	10.600%	\$12.93	9.99%	11.090%	\$13.21
ecreational Vehicles - Small (Snowmo	biles, ATVs, J	et Skis, all othe	r Motorcycles)		yment)		
	48	10.49%	13.470%	\$25.60	10.99%	13.950%	\$25.84
	000 Maximum	n, Provide Estim	ates On Work	To Be Done)			
lome Improvement (Unsecured, \$10,0							\$20.51
ome Improvement (Unsecured, \$10,	60	8.49%	8.916%	\$20.27	8.99%	9.416%	
	60	8.49%	8.916%	\$20.27	8.99%	9.416%	
avings/CD Secured (up to 100% LTV)	60	6.49%	6.905%	\$19.56	6.99%	7.410%	\$19.80
avings/CD Secured (up to 100% LTV)	60 ject to a Documer	6.49% at Preparation Fee of	6.905% \$99.00. Additional	\$19.56 fees related to colla	6.99% teral perfection may	7.410% also apply for certa	\$19.80
Iome Improvement (Unsecured, \$10, avings/CD Secured (up to 100% LTV) ban Program Notes: All Installment Loans are sub ates and Terms are subject to change without not	60 ject to a Documer	6.49% nt Preparation Fee of subject to credit app	6.905% \$99.00. Additional roval under the und	\$19.56 fees related to colla erwriting guidelines	6.99% teral perfection may	7.410% also apply for certa	\$19.80
avings/CD Secured (up to 100% LTV)	60 ject to a Documer ice. All loans are s	6.49% nt Preparation Fee of subject to credit app	6.905% \$99.00. Additional	\$19.56 fees related to colla erwriting guidelines	6.99% teral perfection may	7.410% also apply for certa ık.	\$19.80
avings/CD Secured (up to 100% LTV)	60 ject to a Documer ice. All loans are s Maximum	6.49% nt Preparation Fee of subject to credit app	6.905% \$99.00. Additional roval under the und	\$19.56 fees related to colla erwriting guidelines	6.99% teral perfection may	7.410% also apply for certa kk. Annual	\$19.80 in Ioan types.
avings/CD Secured (up to 100% LTV) an Program Notes: All Installment Loans are sub ates and Terms are subject to change without not	60 ject to a Documer ice. All loans are s Maximum Term	6.49% nt Preparation Fee of subject to credit app	6.905% \$99.00. Additional roval under the und onsumer Cree	\$19.56 fees related to colla erwriting guidelines	6.99% teral perfection may of First National Bar	7.410% also apply for certa ik. Annual Percentage	\$19.80 in Ioan types. Minimum
avings/CD Secured (up to 100% LTV) an Program Notes: All Installment Loans are sub ites and Terms are subject to change without not Type	60 ject to a Documer ice. All loans are s Maximum Term (Months)	6.49% nt Preparation Fee of subject to credit app	6.905% \$99.00. Additional roval under the und onsumer Cree Rate Type	\$19.56 fees related to colla erwriting guidelines	6.99% teral perfection may of First National Bar Interest Rate	7.410% also apply for certa ik. Annual Percentage Rate	\$19.80 in loan types. Minimum Payment
avings/CD Secured (up to 100% LTV) an Program Notes: All Installment Loans are sub tes and Terms are subject to change without not Type Executive Line of Credit Secured	60 ject to a Documer ice. All loans are s Maximum Term (Months) Demand	6.49% nt Preparation Fee of subject to credit app	6.905% \$99.00. Additional roval under the und onsumer Cree Rate Type Variable	\$19.56 fees related to colla erwriting guidelines	6.99% teral perfection may of First National Bar Interest Rate Prime + 0%	7.410% also apply for certa ik. Annual Percentage Rate 8.500%	\$19.80 in Ioan types. Minimum
avings/CD Secured (up to 100% LTV) an Program Notes: All Installment Loans are sub tes and Terms are subject to change without not Type Executive Line of Credit Secured Unsecured	60 ject to a Documer ce. All loans are s Maximum Term (Months) Demand Demand	6.49% nt Preparation Fee of subject to credit app	6.905% \$99.00. Additional roval under the und onsumer Cree Rate Type	\$19.56 fees related to colla erwriting guidelines	6.99% teral perfection may of First National Bar Interest Rate	7.410% also apply for certa ik. Annual Percentage Rate	\$19.80 in loan types. Minimum Payment varies varies
avings/CD Secured (up to 100% LTV) an Program Notes: All Installment Loans are sub ites and Terms are subject to change without not Type Executive Line of Credit Secured Unsecured verdraft Protection	60 ject to a Documer ice. All loans are s Maximum Term (Months) Demand	6.49% tt Preparation Fee of subject to credit app Other Co	6.905% \$99.00. Additional roval under the und onsumer Cree Rate Type Variable Variable	\$19.56 fees related to colla erwriting guidelines dit	6.99% teral perfection may of First National Bar Interest Rate Prime + 0% Prime + 2% 16.00%	7.410% also apply for certa ik. Annual Percentage Rate 8.500% 10.500%	\$19.80 in loan types. Minimum Payment varies varies \$25.00 Mir
avings/CD Secured (up to 100% LTV) an Program Notes: All Installment Loans are sub ites and Terms are subject to change without not Type Executive Line of Credit Secured Unsecured verdraft Protection	60 ject to a Documer ice. All loans are s Maximum Term (Months) Demand Demand Open End	6.49% It Preparation Fee of subject to credit app Other Co Fixed @	6.905% \$99.00. Additional roval under the und onsumer Cree Rate Type Variable Variable Fixed	\$19.56 fees related to colla erwriting guidelines dit + 3.00%	6.99% teral perfection may of First National Bar Interest Rate Prime + 0% Prime + 2% 16.00%	7.410% also apply for certa ik. Annual Percentage Rate 8.500% 10.500% 10.500% 16.000% Quote	\$19.80 in Ioan types. Minimum Payment varies varies \$25.00 Mir Principal 2
avings/CD Secured (up to 100% LTV) baan Program Notes: All Installment Loans are sub ates and Terms are subject to change without not Type Executive Line of Credit Secured Unsecured verdraft Protection Secured Time Note Savings Account Certificate of Deposit Stock/Bond	60 ject to a Documer ice. All loans are s Maximum Term (Months) Demand Demand Demand Open End 12 Months	6.49% It Preparation Fee of subject to credit app Other Co Fixed @	6.905% \$99.00. Additional roval under the und onsumer Cree Rate Type Variable Variable Variable Fixed Savings Rate -	\$19.56 fees related to colla erwriting guidelines dit + 3.00%	6.99% teral perfection may of First National Bar Prime + 0% Prime + 2% 16.00% Call for Call for Call for Prime + 0.00%	7.410% also apply for certa ik. Annual Percentage Rate 8.500% 16.000% Quote 8.500%	\$19.80 in Ioan types. Minimum Payment varies
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avings/CD Secured (up to 100% LTV) an Program Notes: All Installment Loans are sub ites and Terms are subject to change without not Type Executive Line of Credit Secured Unsecured Verdraft Protection Secured Time Note Savings Account Certificate of Deposit Stock/Bond nsecured Time Note	60 ject to a Documer ice. All loans are s Maximum Term (Months) Demand Demand Demand Demand 12 Months 12 Months 12 Months 12 Months 13 Months	6.49% tt Preparation Fee of subject to credit app Other Co Fixed @ Fixed @ Fixed	6.905% \$99.00. Additional roval under the und DISUMPERATION Rate Type Variable Variable Fixed 9 Savings Rate - 4 @ CD Rate + 3 Variable Fixed Fixed Preparation Fee of	\$19.56 fees related to colla erwriting guidelines dit + 3.00% 8.00% \$99.00. APR for var	6.99% teral perfection may of First National Bar Interest Rate Prime + 0% Prime + 2% 16.00% Call for Call for Call for Prime + 0.00% 12.00% iable rate loans are b	7.410% also apply for certa ik. Annual Percentage Rate 8.500% 10.500% 16.000% Quote 0.0000 Quote 8.500% 12.100% based upon the Prin	\$19.80 in loan types. Minimun Payment varies varies \$25.00 Min Principar & Interest Du At Note Maturity ne Rate as founc
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vings/CD Secured (up to 100% LTV) an Program Notes: All Installment Loans are sub tes and Terms are subject to change without not Type Executive Line of Credit Secured Unsecured verdraft Protection ecured Time Note Savings Account Stock/Bond nsecured Time Notes: Executive Line of Credit and	60 ject to a Documer ice. All loans are s Maximum Term (Months) Demand Demand Demand Demand Dem End 12 Months 12 Months 12 Months 12 Months 12 Months 12 Months 12 Months 12 Months 12 Months 12 Months 19 Months 19 Months 10 Mon	6.49% It Preparation Fee of subject to credit app Other Co Fixed (Fixed bject to a Document inimum monthly pay sis. Overdraft Protec	6.905% \$99.00. Additional roval under the und DISUMPTICAL Rate Type Variable Variable Fixed Savings Rate - d @ CD Rate + 3 Variable Fixed Preparation Fee of ment for Executive ction has an annual	\$19.56 fees related to colla erwriting guidelines dit + 3.00% 3.00% \$99.00. APR for var Line of Credit is Inte fee of \$35.00; Overd	6.99% teral perfection may of First National Bar Interest Rate Prime + 0% Prime + 2% 16.00% Call for Call for Call for Prime + 0.00% 12.00% iable rate loans are L rest Only based upo raft Protection Mont	7.410% also apply for certa ik. Annual Percentage Rate 8.500% 10.500% 10.500% Quote 9.000% 2.000% 12.100% 12.100% 12.100%	\$19.80 in Ioan types. Minimum Paymen varies \$25.00 Mi Principal a Interest Du At Note Maturity he Rate as found Dalance. Time of the balance