



Gardner, 6 City Hall Ave. | 978 632-0171
 Winchendon, 1 School Sq. | 978 297-2447
 Baldwinville, 5 Central St. | 978 939-5355

**CONSUMER & COMMERCIAL NON-REAL ESTATE LOAN RATES - UNSECURED AND SECURED
 SPECIALTY & REGULAR VEHICLES, SHARE & SINGLE PAYMENT LOANS - ALL WITH "A" CREDIT SCORES**

	RATE	APR*	Monthly Pmt Per \$1,000 Borrowed	Based on Term of
UNSECURED LOAN: Avl for any use, recreational vehicles, etc. Minimum: \$ 1,000.00 Maximum: \$ 5,000.00 Term: Up to 36 months Rewrites: Must make 6 payments on time before rewriting	15.00%	15.15%	34.67	36 M

	RATE	APR*	Borrowed	Term of
UNSECURED LINE: Avl for any use, recreational vehicles, etc. Minimum: \$ 100.00 Maximum: \$ 5,000.00 Term: Up to 36 months	15.00%	15.15%	34.67	36 M
				Annual Fee - \$10 Maximum APR - 18.00%

SPECIALTY VEHICLES - tow trucks, etc. for commercial use .75% over vehicle rate
SPECIALTY VEHICLES - motor homes, etc. for consumer use .50% over vehicle rate
 Term: Up to 84 months on used; 120 months on new.

VEHICLES: Based upon NADA Trade-in Value, Purchase Price or Appraisal, whichever is less
 Vehicles too old for NADA book are generally not eligible; exceptions require supervisor approval.
 Minimum: \$ 5,000.00

Minimum Down Payment: 20% in cash or trade in				
Term for Used: Up to and including 60 months	7.50%	7.59%	20.04	60 M
Term New: Up to and including 60 months	6.75%	6.84%	19.68	60 M
Term New: Over 60 months, Up to 84 months	7.00%	7.06%	15.09	84 M

SHARE - Available on Colonial passbook accounts only
 Up to 90% of deposit account balance
 Only one loan per account 3.00% over deposit rate

SINGLE PAYMENT LOANS: .25% over applicable rate
 Any secured or unsecured loans can be written as a single payment loan, upon request.

OTHER IMPORTANT INFORMATION

*APR=Annual Percentage Rate .125% Automatic Transfer Rate Reduction Available Rates subject to change without notice Lower "B" credit scores will increase stated rate .125% Lower "C" credit scores will increase stated rate .250% All real estate APRs are based on \$100,000 loan amount.	Date of Last Change: 12/06/2011 Equal Housing Lender, Member FDIC Member Co-operative Bank Share Insurance Fund Prime as of December 16, 2008: 3.25% Rates accurate as of January 10, 2012
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Rate Sheet 2 of 6
 Please turn over for rates on consumer residential use property.....