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

	<b>RATE</b>	<b>APR*</b>	<b>Monthly Pmt Per \$1,000 Borrowed</b>	<b>Based on Term of</b>
<b>UNSECURED LOAN:</b> Avl for <b>any</b> 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

	<b>RATE</b>	<b>APR*</b>	<b>Borrowed</b>	<b>Term of</b>
<b>UNSECURED LINE:</b> Avl for <b>any</b> use, recreational vehicles, etc. Minimum: \$ 100.00 Maximum: \$ <b>5,000.00</b> 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 as applicable  
 Vehicles too old for NADA book are generally not eligible; exceptions require supervisor approval.  
 Minimum: \$ 5,000.00

Minimum Down Payment: <b>20%</b> 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

**COMMERCIAL LINE - SECURED BY NON-REAL ESTATE**

Minimum: \$ 5,000.00				
Maximum: Up to 75% of value				Annual Fee - \$25 Maximum APR - 18.00%
Renewable: Annually.				Floor as of 01/01/09 -
Rate: Prime + .75% or 4.50 + .75%, <b>whichever is greater</b>	5.25%	5.63%	85.72	12 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 <b>.25%</b> 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: 06/01/10 Equal Housing Lender, Member FDIC Member Co-operative Bank Share Insurance Fund Ask employees about possible customer discounts Prime as of December 16, 2008: 3.25% <b>Rates accurate as of July 1, 2010</b>
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