



MASCOMA SAVINGS BANK

Incorporated in and mutually owned since 1899

CONSUMER LOAN RATES

Today's Rates

TYPE	RELATIONSHIP PLANS PAYMENT BY AUTO DEDUCT			PAYMENT BY AUTO DEDUCT			PAYMENT BY COUPON			MAX TERM
	RATE	APR	PAYMENT/ \$1,000 FINANCED	RATE	APR	PAYMENT/ \$1,000 FINANCED	RATE	APR	PAYMENT/ \$1,000 FINANCED	
PERSONAL PASSENGER VEHICLES (Car, Van, Truck)										
NEW AUTO/TRUCK	3.590%	4.070%	\$18.23	4.590%	5.071%	\$18.68	5.090%	5.575%	\$18.91	60
2011-2012	3.790%	4.195%	\$15.55	4.790%	5.196%	\$16.01	5.290%	5.701%	\$16.24	72
USED AUTO/TRUCK 2010-2011	4.290%	4.770%	\$18.55	5.290%	5.774%	\$19.00	5.790%	6.277%	\$19.24	60
USED AUTO/TRUCK 2008-2009	4.990%	5.476%	\$18.87	5.990%	6.478%	\$19.33	6.490%	6.981%	\$19.56	60
USED AUTO/TRUCK 2006-2007	5.590%	6.189%	\$23.30	6.590%	7.193%	\$23.76	7.090%	7.699%	\$23.99	48
USED 2005 and older	10.000%	10.808%	\$32.27	11.000%	11.815%	\$32.74	11.500%	12.317%	\$32.98	36
OTHER VEHICLES (Motorcycles, ATV's, Snowmobiles, Campers, Boats)										
NEW 2011-2012	5.790%	6.277%	\$19.24	6.790%	7.281%	\$19.70	7.290%	7.786%	\$19.94	60
USED 2010-2011	6.090%	6.581%	\$19.37	7.090%	7.584%	\$19.84	7.590%	8.087%	\$20.08	60
USED 2008-2009	6.790%	7.395%	\$23.85	7.790%	8.402%	\$24.31	8.290%	8.905%	\$24.55	48
USED 2006-2007	8.590%	8.889%	\$31.38	9.090%	9.895%	\$31.84	9.590%	10.397%	\$32.08	36
USED 2005 and older	10.000%	10.808%	\$32.27	11.000%	11.815%	\$32.74	11.500%	12.317%	\$32.98	36

VSI (Vendor Single Interest Insurance) is required on all loan types listed above, when the loan amount is greater than \$2,000.00. The VSI fee is \$50.00.

OTHER LOANS										
OVERDRAFT PROTECTION	18.000%	18.000%	\$50.00	18.000%	18.000%	\$50.00				
	\$3 transfer fee		\$50 min pay	\$5 transfer fee		\$50 min pay				
UNSECURED	10.000%	10.808%	\$32.27	11.000%	11.815%	\$32.74	11.500%	12.317%	\$32.98	36
SECURED BY MSB DEPOSITS	4.500%	4.739%	\$18.64							60
SECURED BY STOCK	2.00% over the Prime Rate, adjusted monthly. NYSE stocks only. Variable rates may be increased after consummation									60

CAMPERS/MOTORHOMES/BOATS - OVER \$10,000.00 - Model years 2006-2012										
AMOUNT FINANCED	MAX TERM	RATE	APR	PAYMENT/ \$1,000 FINANCED	* These rates will not receive the Relationship or Auto Deduct discount					
\$10,000 - \$24,999	120	6.250%	6.510%	\$11.23	* APR = Annual Percentage Rate, Based on a \$5,000.00 loan					
\$25,000 - \$49,999	180	6.000%	6.183%	\$8.44	* VSI (Vendor Single Interest Insurance) is required on all loan types listed to the left. The VSI fee is \$50.00					
\$50,000 +	180	5.500%	5.682%	\$8.17						

*** HYBRID VEHICLES - Receive an additional .25% reduction on interest rate with auto-deduct**

- * Transfer fee for Overdraft Protection - \$3.00 for Relationship Gold checking, \$5.00 for all other types of checking accounts
- * Overdraft Protection annual fee is \$25
- * Approved term limit exceptions will increase interest rate by 1.000%
- * There will be no term increase longer than 6 months or over the 72 month term
- * Classic Collector programs available for vehicles 15 years and older. Please contact a Consumer Loan Underwriter.
- * No application fee, No cost to prequalify
- * Processing fees: \$29 if secured by MSB deposit, \$59 for all others. Fee may be financed. Processing fee waived for Overdraft Protection
- * APR=Annual Percentage Rate, Based on a \$5,000 loan
- * All rates and terms are subject to Mascoma Savings Bank Underwriting Guidelines and subject to change without notice

HOME EQUITY PRODUCTS - Index - Wall Street Prime 3.25% - Variable rates may be increased after consummation										
Product Description	Interest Rate	Points	APR	Max Term	Margin	Minimum Rate/ Maximum Rate	Payment/ \$1000			
Home Equity Line of Credit - adjusted quarterly * Relationship Gold Checking	4.000%	0	4.000%	120	-0.250%	4.000%/18.000%	\$8.82	Bank will pay up to \$300.00 in closing costs with \$10,000 in new indebtedness to Mascoma Savings Bank. No annual fee. Rate caps are lifetime caps. *The RGC rate is for Relationship Gold Checking customers.		
Home Equity Line of Credit - adjusted quarterly	4.000%	0	4.000%	120	0.500%	4.000%/18.000%	\$8.82			

QUESTIONS? PLEASE CONTACT ANY OFFICE OR CALL 1-603-448-3650 OR 1-888-627-2662



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