



CONSUMER LOAN RATES

Today's Rates

TYPE	PAYMENT BY AUTO DEDUCT FROM MASCOMA BANK ACCOUNT**			PAYMENT BY COUPON			MAX TERM
	RATE	APR	PAYMENT/ \$1,000 FINANCED	RATE	APR	PAYMENT/ \$1,000 FINANCED	
SOLAR LOAN	5.490%	5.701%	\$8.17	6.490%	6.708%	\$8.71	180
PERSONAL PASSENGER VEHICLES (Car, Van Truck)							
NEW AUTO/TRUCK 2017-2018	4.490%	5.054%	\$18.64	5.490%	6.058%	\$19.10	60
USED AUTO/TRUCK 2016-2017	5.190%	5.757%	\$18.96	5.990%	6.559%	\$19.33	60
USED AUTO/TRUCK 2014-2015	5.890%	6.461%	\$19.28	6.690%	7.264%	\$19.66	60
USED AUTO/TRUCK 2012-2013	6.490%	7.198%	\$23.71	7.290%	8.002%	\$24.08	48
USED 2011 and older	10.990%	11.941%	\$32.73	12.190%	13.145%	\$33.31	36
OTHER VEHICLES (Motorcycles, ATV's, Snowmobiles, Campers, Boats)							
NEW 2017-2018	6.790%	7.365%	\$19.70	7.490%	8.070%	\$20.03	60
USED 2016-2017	7.090%	7.668%	\$19.84	7.790%	8.370%	\$20.18	60
USED 2014-2015	7.790%	8.504%	\$24.31	8.490%	9.208%	\$24.64	48
USED 2012-2013	9.490%	10.431%	\$32.03	10.290%	11.235%	\$32.40	36
USED 2011 and older	10.990%	11.941%	\$32.73	12.190%	13.145%	\$33.31	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				
	\$50 minimum payment						
UNSECURED	10.990%	11.941%	\$32.73	12.190%	13.145%	\$33.31	36
SECURED BY MSB DEPOSITS	4.190%	4.507%	\$18.50				60

CAMPERS/MOTORHOMES/BOATS - OVER \$10,000.00 - Model years 2012-2018					* VSI (Vendor Single Insurance) is required on all loan types listed to the left. The VSI fee is \$50
AMOUNT FINANCED	MAX TERM	RATE	APR	PAYMENT/ \$1,000 FINANCED	
\$10,000 - \$24,999	120	6.490%	6.796%	\$11.35	
\$25,000 - \$49,999	180	6.190%	6.407%	\$8.54	
\$50,000 +	180	5.690%	5.903%	\$8.27	

- * 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 12 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: \$39 if secured by MSB deposit, \$69 for all others. Fee may be financed. Processing fee waived for Overdraft Protection
- * APR=Annual Percentage Rate. Above APR's based on a \$5,000 loan. Below APR's based on a \$100,000 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 5.25% - 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	2.990%	0	2.990%	300	N/A	3.990%/ 18.000% **	\$2.54
**Introductory rate of 2.99% offered for first 9 months. Interest only - variable rate payments for the next 111 months, calculated at Wall Street Journal Prime minus 0.25%. The rate after the introductory period is currently 5.00%. Fixed rate repayment for the final 15 years.							
Home Equity Loan - fixed rate	4.875%	0	4.880%	120	N/A	N/A	\$10.55

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



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