



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	5.090%	5.502%	\$18.91	6.090%	6.504%	\$19.37	6.590%	7.006%	\$19.61	60
2009-2010	5.290%	5.637%	\$16.24	6.290%	6.643%	\$16.71	6.790%	7.144%	\$16.95	72
USED AUTO/TRUCK 2008-2009	5.290%	5.701%	\$19.00	6.290%	6.704%	\$19.47	6.790%	7.209%	\$19.70	60
USED AUTO/TRUCK 2006-2007	5.990%	6.406%	\$19.33	6.990%	7.407%	\$19.80	7.490%	7.911%	\$20.03	60
USED AUTO/TRUCK 2004-2005	6.590%	7.103%	\$23.76	7.590%	8.109%	\$24.22	8.090%	8.609%	\$24.46	48
OTHER VEHICLES (Motorcycles, ATV's, Snowmobiles, Campers, Boats)										
NEW 2009-2010	6.790%	7.209%	\$19.70	7.790%	8.212%	\$20.18	8.290%	8.714%	\$20.42	60
USED 2008-2009	7.090%	7.605%	\$19.84	8.090%	8.609%	\$20.32	8.590%	9.111%	\$20.56	60
USED 2006-2007	7.790%	8.309%	\$24.31	8.790%	9.313%	\$24.79	9.290%	9.815%	\$25.02	48
USED 2004-2005	9.090%	9.771%	\$31.84	10.090%	10.774%	\$32.31	10.590%	11.277%	\$32.54	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				
	no transfer fee		\$50 min pay	\$3 transfer fee		\$50 min pay				
UNSECURED	12.500%	13.195%	\$33.45	13.500%	14.198%	\$33.94	14.000%	14.703%	\$34.18	36
SECURED BY MSB DEPOSITS	5.750%	6.166%	\$19.70							60
SECURED BY STOCK	2.00% over the Prime Rate, adjusted monthly. NYSE stocks only									

HOME EQUITY PRODUCTS - Index - Wall Street Prime 3.25%										
Product Description	Interest Rate	Points	APR	Max Term	Margin	Maximum Rate	Payment/ \$1000			
Home Equity Line of Credit - adjusted quarterly * Relationship Gold Checking	4.500%	0	4.500%	120	-0.250%	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	4.500%	0	4.500%	120	0.500%	18.000%	\$8.82			

CAMPERS/MOTORHOMES/BOATS - OVER \$10,000.00 - Model years 2003-2009										
AMOUNT FINANCED	MAX TERM	RATE	APR	PAYMENT/ \$1,000 FINANCED						
\$10,000 - \$24,999	120	7.250%	7.477%	\$12.33	* These rates will not receive the Relationship or Auto Deduct discount					
\$25,000 - \$49,999	180	7.000%	7.223%	\$9.44	* APR = Annual Percentage Rate, Based on a \$5,000.00 loan					
\$50,000 +	180	6.500%	6.722%	\$9.15	* VSI (Vendor Single Interest Insurance) is required on all loan types listed to the left. The VSI fee is \$50.00					

- * **HYBRID VEHICLES - Receive an additional .25% reduction on interest rate with auto-deduct**
- * Transfer fee for Overdraft Protection waived for Relationship Banking Customers
- * 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
- * The maximum vehicle mileage is 80,000 miles. Vehicle years 2003 and older will receive the Unsecured Rate.
- * No application fee, No cost to prequalify
- * Processing fees: \$25 if secured by MSB deposit, \$50 for all others. Fee may be financed. Processing fee waived for Overdraft Protection
- * APR=Annual Percentage Rate, Based on a \$5,000 loan
- * Variable rates may be increased after consummation
- * All rates and terms are subject to Mascoma Savings Bank Underwriting Guidelines and subject to change without notice

* **QUESTIONS? PLEASE CONTACT ANY OFFICE OR CALL 1-603-448-3650 OR 1-800-707-3553**



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