

Personal Loans - Unsecured				
Effective: February 1, 2020				
Rates and Terms are subject to change without Notice				
Amount Financed minimum In amt. \$1500.00	Term	*Annual Percentage Rate (APR) as low as	*Interest Rate	**Fee
Min Ln amt. \$1500	12 Mos.	19.31%	11.49%	**\$60.00
Min Ln amt. \$2500	24 Mos.	13.45%	10.99%	**\$60.00
Min Ln amt. \$3500	36 Mos.	11.69%	10.49%	**\$60.00
Min Ln amt. \$6000	48 Mos.	10.52%	9.99%	**\$60.00
Min Ln amt. \$10,000 and up	60 Mos.	9.75%	9.49%	**\$60.00

*Interest rates and APR's listed above reflect a discount of 0.25% for an automatic payment from an Exchange Bank Deposit Account. The rate can increase if the automatic payment is discontinued.

**Loan Documentation Fee: If the loan documents have to be re-drawn after the initial document preparation due to missed or canceled appointments an additional fee of \$50.00 will be assessed and collected at loan signing.

Typical Payment Example: For a Personal Unsecured loan of \$10000.00 for 60 months, the interest rate is 9.49%, the **Annual Percentage Rate is approximately 9.75%**, which includes a documentation fee of \$60.00**, the monthly payment is approximately \$209.98. APR is based on automatic payments from an Exchange Bank account with a Relationship Account.

Certain restrictions apply.