



The Community's Bank Since 1889

## Consumer Loan Rates

Effective Date: December 10, 2018

### Personal Loans

Type	Max Term	APR**	Payments Per <b>\$1,000</b>
Unsecured***	36 Months	14.25%	\$34.30
Passbook (up to 90% of Balance)	60 Months	4.00%*	\$18.42

\* Or 3.00% above the APY of the account securing the loan whichever is greater

\*\*APR = Annual Percentage Rate

\*\*\*Up to a 0.25% discount on the APR of an Unsecured Personal Loan with Auto-Pay from a GenGold Checking Account.

### Home Equity Line of Credit\*\*\*\*

Type	Rate	APR	Term
Home Equity Line of Credit	5.25%	5.25%	15 years

\*\*\*\*No closing costs and no annual fees. The Annual percentage rate (APR) is variable and can change monthly to equal the Wall Street Journal Prime Rate. Maximum APR is 18%. A prepayment penalty of \$300 will be assessed if credit line is closed and the mortgage discharged within 24 months from the date credit line is established. Ten-year draw period followed by a five-year repayment period. Homeowners insurance and flood insurance (if applicable) are required.

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**FDIC**  
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Equal Housing Lender  
Equal Opportunity Lender