

CONSUMER LOAN RATES as of December 10, 2018

AUTO LOANS

- \$5,000 Minimum Loan Amount

| | <u>Maximum Loan to Value (LTV)</u> | <u>Term</u> | <u>APR*</u> | <u>Payment Per \$1,000***</u> |
|----------------------|--|-------------|-------------|-------------------------------|
| New Car | 90%** | 3 Years | 3.00% | \$29.08 |
| | | 4 Years | 3.25% | \$22.25 |
| | | 5 Years | 3.50% | \$18.19 |
| Used Car (2017-2016) | 80%** | 4 Years | 5.00% | \$23.03 |
| Used Car (2015-2013) | 75%** | 3 Years | 5.50% | \$30.20 |

We will take 0.25% off the listed rates above with automatic payment withdrawal from your GCB/NCB checking or statement savings account.

*Annual Percentage Rate. ** Maximum LTV = Percentage (%) of NADA Book Value (appraised value) or Sales Price, whichever is lower. ***Payments do not include insurance. Auto insurance is required.

MASS SAVE LOANS

| <u>Product</u> | <u>Loan Amounts</u> | <u>Max Term</u> | <u>APR</u> | <u>Sample Payments**</u> |
|----------------|----------------------|-----------------|------------|--------------------------|
| Micro | \$500 - \$2,000 | 2 Years | 0.00% | \$20.83 - \$83.33 |
| Standard | \$2,001 - \$15,000 | 7 Years | 0.00% | \$23.82 - \$178.58 |
| Extended | \$15,001 - \$25,000* | 7 Years | 0.00% | \$178.58 - \$297.62 |

To apply, customer must own a 1-4 Family residence and obtain a Mass Save Home Energy Assessment. Call 866-527-7283 to schedule yours.

No Application Fee, No Closing Costs.

*Appraisal Fee: \$350 or \$550 (if applicable)

**Payments do not include real estate taxes or insurance. Your payment obligation will be greater. Homeowners insurance and flood insurance (if applicable) is required.

PASSBOOK SECURED LOANS

Passbook loans are secured by funds held in a GCB passbook deposit account. This product allows customers to borrow against their hard-earned savings while establishing or rebuilding credit at the same time. The passbook deposit account will continue to earn interest even as it is pledged as collateral for the loan.

- **Minimum Loan Amount:** \$500
- **Maximum Loan Amount:** 95% of the passbook account's current balance
- **Annual Percentage Rate:** The current interest rate on the passbook account plus 2.00% (minimum interest rate of 5.00%)
- **Terms:** 1, 2, or 3 years of amortizing payments

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All rates and products subject to change without notice.

