

HOME EQUITY RATES as of December 10, 2018

HOME EQUITY LINE OF CREDIT

- 1-2 Family Owner Occupied
- 10 Year Draw Period / 15 Year Amortized Repayment Period
- \$25,000 Minimum Loan Amount / \$250,000 Maximum Loan Amount

Introductory Rate of 1.99% APR FIXED for 1 year*
 (Current Prime Rate is 5.25%)

No Application Fee, No Closing Costs.

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

*After the one year introductory period, the annual percentage rate (APR) will be Prime + 0% and will vary monthly based upon the Wall Street Journal Prime Rate. Maximum rate is 18%.

Payments do not include real estate taxes or insurance. Your payment obligation will be greater. Homeowners insurance and flood insurance (if applicable) is required. Early Cancellation Fee of the lesser of \$500 or 2% of the loan amount will be assessed if loan is paid off within the first 24 months.

HOME EQUITY LOAN

- 1-2 Family Owner Occupied
- \$25,000 Minimum Loan Amount / \$250,000 Maximum Loan Amount

*With automatic payments
 from a GCB/NCB checking or statement savings account:*

<u>Term</u>	<u>Rate</u>	<u>APR</u>	<u>Payment Per \$1,000*</u>
5 Years	3.000%	3.00%	\$17.97
10 Years	3.750%	3.75%	\$10.01
15 Years	3.990%	3.99%	\$7.39
20 Years	4.250%	4.25%	\$6.19

Without automatic payments:

<u>Term</u>	<u>Rate</u>	<u>APR</u>	<u>Payment Per \$1,000*</u>
5 Years	3.250%	3.25%	\$18.08
10 Years	3.990%	3.99%	\$10.12
15 Years	4.250%	4.25%	\$7.52
20 Years	4.500%	4.50%	\$6.33

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. Reimbursement of third party charges is required if the loan is paid off within the first twelve (12) months. The amount will be the lesser of \$370 or three (3) months of interest of the outstanding principal balance at the time of payoff.

P.O. Box 1345, Greenfield, MA 01302-1345 | 877-682-0334 | Apply online at www.BestLocalBank.com

All rates and products subject to change without notice.