



**CONSUMER & COMMERCIAL NON-REAL ESTATE LOAN RATES - UNSECURED AND SECURED
 SPECIALTY & REGULAR VEHICLES, SHARE & SINGLE PAYMENT LOANS**

Please note that the interest rates shown are available to borrowers with an excellent credit history. The actual interest rate available to you will be based on your credit history and may be different than the rates displayed below.

	RATE	APR*	Monthly Pmt Per \$1,000 Borrowed	Based on Term of
UNSECURED LOAN:				
Minimum: \$ 1,000.00	15.00%	15.18%	34.75	36 M
Maximum: \$ 5,000.00				
Up to 36 months				
Rewrites: Must make 6 payments on time before rewriting				

VEHICLES: Based upon NADA Trade-in Value, Purchase Price or Appraisal, whichever is less
 Must be listed in current NADA book
 Minimum: \$ 5,000.00
 Minimum Down Payment: **20%** in cash or trade in

Used: Up to and including 60 months	7.50%	7.60%	20.09	60 M
New: Up to and including 60 months	6.75%	6.85%	19.73	60 M
New: Over 60 months, Up to 84 months	7.00%	7.08%	15.09	84 M

SPECIALTY VEHICLES - tow trucks, etc. for commercial use	.75% over vehicle rate
SPECIALTY VEHICLES - motor homes, etc. for consumer use	.50% over vehicle rate
Used: Up to and including 84 months	
New: Over 84 months up to 120 months	

PERSONAL SECURED - for vehicle older than NADA book				
Minimum: \$ 1,000.00	12.50%	12.68%	33.54	36 M
Maximum: \$ 5,000.00				
Up to 36 months				
80% of online NADA value				

SHARE - Available on Colonial passbook accounts only	
Up to 95% of deposit account balance	
Only one loan per account	3.00% over deposit rate

SINGLE PAYMENT LOANS:	.25% over applicable rate
Any secured or unsecured loans can be written as a single payment loan, upon request.	

OTHER IMPORTANT INFORMATION	
Rates subject to change without notice	Date of Last Change: 12/18/15
*APR=Annual Percentage Rate	Equal Housing Lender, Member FDIC
.125% Automatic Transfer Rate Reduction Available	Member Co-operative Bank Share Insurance Fund
	Prime as of March 16, 2017: 4.00%
	Rates accurate as of May 12, 2017