



## Consumer Loan Programs

Rates effective August 30, 2011 and are subject to change at any time without notice.

### FIXED HOME EQUITY MORTGAGE PROGRAMS

Term	Interest Rate/APR	Monthly Payment per \$1,000
5 YEAR	5.00%/5.00%	\$18.87
10 YEAR	5.125%/5.125%	\$10.66
15 YEAR	5.75%/5.75%	\$8.35
20 YEAR	6.25%/6.25%	\$7.31

No application fee or closing costs. Above programs available for owner occupied, 1-4 family residences (not available for condominiums) with 20% equity not currently listed for sale. Property taxes & insurance required.

Requires an EFB checking account with automatic monthly payment.  
 \*\*Rates without automatic monthly payment will be .25 bps higher\*\*

### EQUITY ADVANTAGE LINE OF CREDIT\*\*

**Rate - Prime minus 1% Subject to minimum APR as set forth below**

**As of 8/12/09 the rate will be 3.99%**

No application fee or closing costs. Above program available for owner occupied, 1-4 family residences (not available for condominiums) with 20% equity not currently listed for sale. Property insurance required. \*\*The rate is variable and may change monthly based on the Prime Rate as published in the Wall Street Journal; the rate is Prime minus 1% for the life of the loan. As of 12/17/2008, the Prime Rate is 3.250%. Maximum APR is 18%. Minimum APR is 3.99%. An early termination fee of \$500 may apply. Other restrictions may apply.

### AUTO LOANS

**20% Down Payment Required on all Auto Loans.**

	Term	Interest Rate/APR	Monthly Payment Per \$1,000
<b>NEW AUTO</b>	24 mos	6.250%/6.250%	\$44.44
	36 mos	6.500%/6.500%	\$30.65
	48 mos	6.625%/6.625%	\$23.78
	60 mos	7.000%/7.000%	\$19.81
<b>USED AUTO (2010-2006)</b>	24 mos	7.250%/7.250%	\$44.89
	36 mos	7.500%/7.500%	\$31.11
	48 mos	7.750%/7.750%	\$24.30
	60 mos	8.000%/8.000%	\$20.28

All other terms fall under the personal loan rates below.

### PERSONAL LOANS

PERSONAL	\$1,000 Minimum up to 48 months	Interest Rate/APR	Monthly Payment Per \$1,000
		12.00%/12.00%	\$26.34

**Norwich Downtown Office:**  
860-425-0123

**Jewett City Office:**  
860-376-2548

**Norwich West Side Office:**  
860-886-1419

**Plainfield Office:**  
860-564-0006

