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FirstKeystoneCommunity.com



## CONSUMER LOAN RATES effective February 15, 2012

Loan Product		APR*		TERM	
<b>PERSONAL UNSECURED*</b> with auto payment from FKCB account	Minimum Loan \$1000	11.75%		12 - 60 months	
	<b>Vehicle Loans*</b> with auto payment from FKCB account	New Auto	6.00%	12 - 60 months	
		New Auto	6.50%	61 - 72 months	
		Used Auto	6.75%	12 - 48 months	
		Used Auto	7.00%	49 - 60 months	
		New Motorcycle	7.00%	12 - 60 months	
		Used Motorcycle	8.25%	12 - 48 months	
<b>*Without automatic payment, add .25% to rate. Vehicle insurance is required.</b>					
<b>CASHLINE</b> Tied to checking account	Minimum Line \$500	Variable rate adjusts quarterly. WSJ Prime Rate + 3% Currently = 6.25%		\$15 annual fee	
<b>FIXED RATE HOME EQUITY LOANS</b> Minimum Loan \$10,000 With auto payment from FKCB account	<b>1st Lien</b>		<b>Subordinate Liens</b>		<b>Term</b>
	Rate/APR*	Payment (1)	Rate/APR*	Payment (1)	
	4.48%/4.5696%	\$18.64	4.75%/4.806%	\$18.77	60 months
	4.70%/4.7496%	\$10.47	5.75%/5.78167%	\$10.99	120 months
	\$7.75	6.00%/6.0252%	\$8.44	180 months	
	<b>Home Equity Select</b> Must be \$10,000 new money and auto payment from FKCB account.	<b>1st Lien</b>		<b>TERM</b>	
		Rate/APR*	Payment (1)		
		2.94%/2.988%	\$17.95		60 months
		3.45%/3.476%	\$9.87		120 months
		3.95%/3.970%	\$7.37	180 months	
<b>Automatic Payment from a FKCB account is required.</b> Loan to value ratio must not exceed 80%. (1) Payment shown is per \$1,000 borrowed. Appraisal required on all Home Equity Loan request from \$10,000 to the Maximum loan amount of \$100,000. Call for rates on non-owner occupied HEL and land loans.					
<b>HOMELINE</b> Home Equity Line of Credit	Rate: Wall Street Journal Prime Rate Floating: Floor 5%, Maximum rate 18%. Current rate is 5%(New Accounts Only). Principal and interest vary monthly as billed. Rate adjusts quarterly. \$15 annual fee. Minimum Line: \$10,000. Revolving: 10-year draw period, then 10-year amortized repayment period. Rate may be reduced .25% with auto payment from FKCB account.				
Homeowner's insurance is required on all Home Equity Loan & Homeline Products					