

CONSUMER LOAN GUIDE

Consumer Loan Guide	Rates/Terms	RATE	TERM	LOAN FEE	** See Second Page
As of Date:	1/24/2017				
Current Prime Rate:	3.75%				
Base Rate for consumer loan calculations	3.50%				
Autos/Trucks:	model years	Rate	Term	Loan Fee	
New/near new	2017/2015	5.75%	up to 48 mos	\$ 150	
New/near new	2017/2015	6.25%	up to 60 mos	\$ 150	
New/near new	2013/2014	6.75%	up to 72 mos	\$ 150	
Used	2006/2012	7.25%	up to 48 mos	\$ 150	
older used	pre- 2006	8.75%	up to 48 mos	\$ 150	
** RATES MAY VARY TO COMPETE WITH CREDIT UNIONS AND OTHER FINANCIAL INSTITUTIONS					
Motor homes & travel trailers, stock trailers					
use auto loan rates & terms for travel trailers					
rates/terms for large motor coach would be on case by case basis; consult with SLO					
Toys (4-wheelers, snow machines, mtcyles, hot tubs etc)					
New/near new		6.75%	up to 60 mos	\$ 150	
Used		7.50%	up to 48 mos	\$ 150	
Personal Unsecured:					
Loans up to \$2,500		7.25%		\$ 150	Liquidity Required
Loans Greater than \$2,500		6.25%		\$ 150	Don't underprice
PLOC					
Rates:		monthly adjust at Prime Plus 2.5% 6.00% Floor	interest only due monthly; maturity 5 years	\$ 150	
Home Equity Loans					
1st or 2nd REM on personal Residence; LTV not to exceed 90%; value determined by assessment value, or CMA and title search for transactions of less than \$100M; transactions greater than \$100M require CMA valuation and title insurance					
Rates:	Pr+ 2 mo adj	Floor 6.0%	10 year amort	1.0%	

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Home Equity Line of Credit (HELOC)					
1st or 2nd REM on personal Residence; LTV not to exceed 90%; value determined by assessment value, or CMA and title search for transactions of less than \$100M; transactions greater than \$100M require CMA valuation and title insurance					
Rates:		VARIES		Fees	Terms
1st REM	monthly adjust at Prime + .25%	Floor 4.0%	balloon @ 5 yrs	\$150 Orig fee \$100 annual fee	interest only due monthly; maturity 5 years
2nd REM	monthly adjust at Prime Plus 1.25%	** Floor 4.0% to 5.0%	balloon @ 5 yrs	\$150 Orig fee \$100 annual fee	interest only due monthly; maturity 5 years
** 4.0% 750 & Greater 4.5% 675 to 749 & 5.0% 674 & Below Credit Scores					
Mobile Homes (no land):					
New/near new	model years 2015 & 2016	7.25%	up to 15 year amort 1 ARM at P + 4.0%	Greater of 1% or \$150	max 80% LTV; subject to CMA
Used	model years 2006 to 2014	7.75%	up to 15 year amort 1 ARM at P + 4.50%	Greater of 1% or \$150	max 75% LTV; subject to CMA
Used	model years 1992 to 2005	8.25%	up to 10 year amort 1 ARM at P + 5.0%	Greater of 1% or \$150	max 75% LTV; subject to CMA
Mobile Homes with land:			up to 15 year amort 1 ARM at P + 3.0%	Greater of 1% or \$150	max 80% LTV; subject to CMA
	Pr + 3% ann adj	Floor 6%			
Lot Loans:			15 year amortization Three year balloon	1% Fee	max 80% LTV; subject to CMA
	Prime + 2.75% mo adj	Floor 6%			
Ready Reserve:		16.90%		none	
CD Loans under \$25,000		CD Rate + 3.0%		\$ 150	
CD Loans over \$25,000		CD Rate + 2.0%		\$ 150	
** RATES ARE SUBJECT TO CHANGE & VARIES ACCORDING TO OUR FINAL CREDIT UNDERWRITING STANDARDS					
** CONSTRUCTION LOANS; 6.5 % FIXED FOR A MAX OF 9 MONTHS, With exceptions to be made to compete other bank offerings to customers.					