

# Consumer Loan Rates

All rates are effective as of February 1, 2012

All rates are subject to change without notice.



Home Equity Products	Term	Annual Percentage Rate (APR)	Annual Fees	Payment per \$1,000 Borrowed
Prime Rate Line of Credit <sup>1</sup>	10 Yr. <sup>3</sup>	3.250%	\$0.00	Varies <sup>4</sup>
Prime Rate Plus 1% Line of Credit <sup>2</sup>	10 Yr. <sup>3</sup>	4.250%	\$0.00	Varies <sup>4</sup>

For a period of 6 months, the Annual Percentage Rates on the Home Equity Line of Credit products will be an introductory rate of 1.99%. Rates on the Home Equity Line of Credit products may change after consummation of the loan and may increase. The APR on the Home Equity Line of Credit cannot exceed 18% for the life of the loan.

1) If your credit score is equal to or greater than 720 or your loan to value ratio is below 60%, your annual percentage rate will equal the index.

2) If your credit score is below 720 and your loan to value is equal to or greater than 60%, your annual percentage rate will equal the index plus a margin of 1%.

3) The Home Equity Line of Credit has a draw term of 10 years and a repayment term of 10 years.

4) Payment per \$1,000 on the Home Equity Line of Credit is dependant upon draw/repayment term and current market conditions.

There are no fees and charges to open and maintain your initial line of credit, however an early termination fee will be assessed if the line of credit is closed out within 3 years from the date opened. Please inquire for details.

Homeowners insurance and flood insurance (if applicable) are required.

Insurance and taxes are not included in the displayed payment per \$1,000.

Rates apply to owner occupied 1-4 family residences with a maximum LTV 80%.

Apply online at [www.florencesavings.com](http://www.florencesavings.com)

Auto Loans Credit Scores above 720	Term	Annual Percentage Rate (APR)	Down Payment	Payment per \$1,000 Borrowed
New / Used (2010-2012)	60 Months	6.250%	20%	\$19.45
Used (2003-2009)	48 Months	6.750%	20%	\$23.83

Auto Loans Credit Scores below 720	Term	Annual Percentage Rate (APR)	Down Payment	Payment per \$1,000 Borrowed
New / Used (2010-2012)	60 Months	7.250%	20%	\$19.92
Used (2003-2009)	48 Months	7.750%	20%	\$24.30

Other Secured Loans Credit Scores above 720	Term	Annual Percentage Rate (APR)	Down Payment	Payment per \$1,000 Borrowed
New	48 Months	10.500%	20%	\$25.60
Used	36 Months	11.500%	20%	\$32.97

(ATV, Boats, Motorcycles, Snowmobiles, Trailers, and Tractors)

Other Secured Loans Credit Scores below 720	Term	Annual Percentage Rate (APR)	Down Payment	Payment per \$1,000 Borrowed
New	48 Months	11.500%	20%	\$26.09
Used	36 Months	12.500%	20%	\$33.45

(ATV, Boats, Motorcycles, Snowmobiles, Trailers, and Tractors)