

Collateral Loans

| Name | Maximum Term | Maximum LTV | Rate |
|---|--------------|-------------|---|
| Certificate of Deposit & Passbook Savings | 60 months | 95% | Deposit Rate + 3.5% or 4.5%, whichever is greater |

| Product Name | Maximum Term (Months) | Loan Amount Example | Rate | Annual Percentage Rate (APR) | Monthly Payment |
|-----------------|-----------------------------|------------------------|-------|------------------------------------|--------------------|
| Stock | 60 | \$10,000.00 | 9.00% | 9.33% | \$209.20 |

- Max LTV 70%
- APR includes \$75 processing fee.
- Monthly Payment Based on \$10,000 for 60 months