



**The Neffs
National Bank**
A Subsidiary of Neffs Bancorp, Inc.
STRENGTH. TRUST. COMMUNITY.

Consumer Credit Rate Sheet

Real Estate First Mortgages (up to 80% Loan to Value^{***})

Term	Interest Rate	APR~	Monthly Payment per \$100,000 ^{**}
Fixed; 1 Point			
Up to 180 Months	2.95%	3.201%	\$688.31
181 Months to 240 Months	3.30%	3.497%	\$569.88
241 Months to 360 Months	3.40%	3.541%	\$443.63

Term	Interest Rate	APR~	Monthly Payment per \$100,000 ^{**}
Fixed; 0 Point			
Up to 180 Months	3.05%	3.155%	\$693.12
181 Months to 240 Months	3.50%	3.583%	\$580.11
241 Months to 360 Months	3.60%	3.661%	\$454.81

^{**}For credit secured by a first lien on a dwelling, payments do not include taxes and insurance. The actual payment will be higher.

Additional restrictions may apply. Additional costs may be incurred. Property insurance will be required.

^{***}Maximum loan to value ratio is 80% (up to 95% allowed with PMI)

Home Equity Line of Credit^{***}

Interest Rate	APR~
Fixed 12 Month Introductory Rate	2.99%
After Introductory Period: Wall Street Journal Prime Rate +0%	3.25%

^{***}The Home Equity Line of Credit is a variable rate product. The current APR is 3.25%. The maximum APR is 21%. The minimum APR is 3.25%. The minimum monthly payment is 1/180th of the average monthly balance plus finance charges. Balloon payment may result at maturity.

There may be additional closing fees up to \$500.

Additional restrictions may apply. Property insurance will be required.



Neffs
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211 S. Best Avenue, Walnutport, PA 18088

Home Equity Loans

Term	Interest Rate	APR~	Monthly Payment per \$1,000**
Up to 60 Months	3.75%	4.381%	\$18.31
Up to 120 Months	3.95%	4.271%	\$10.10
Up to 180 Months	3.99%	4.210%	\$7.39

**For credit secured by a first lien on a dwelling, payments do not include taxes and insurance. The actual payment will be higher.

Automobile Loans

Loan Type	Interest Rate	APR~	Monthly Payment per \$1,000	Maximum Term
Used (2016 and Older)	7.50%	7.481%	\$24.17	at 48 months
Used (2017-2020)	4.75%	4.757%	\$18.76	at 60 months
New (Up to 60 Months)	3.75%	3.764%	\$18.31	at 60 months
New (Up to 72 Months)	3.99%	3.990%	\$15.64	at 72 months

Additional restrictions may apply. Additional costs may be incurred.

Personal Loans

Loan Type	Interest Rate	APR~	Monthly Payment per \$1,000	Maximum Term
Unsecured with a \$10,000 limit.	13.50%	13.50%	\$33.95	60 months
Unsecured Line of Credit with a \$10,000 limit**	Wall Street Journal Prime + 6% margin	10.25%		

**The Unsecured Line of Credit is a variable rate product. The current APR is 10.25%. The maximum APR is 21%. The minimum monthly payment is 1/120th of the average monthly balance plus finance charges. Additional restrictions may apply.

~APR - Annual Percentage Rate: Interest rates are effective as of **03/18/20 Business Day** and are subject to change. Interest rates for Personal, Automobile, and Equity Loans can be reduced by .25% if payments are automatically deducted from your Neffs National Bank Checking or Savings Accounts. Interest rates for Consumer Real Estate First Mortgages can be reduced by .05% if payments are automatically deducted from your Neffs National Bank Checking or Savings Accounts. For Home Equity Loans, APR is based on loan amount of \$10,000. For Real Estate First Mortgages, APR is based on loan amount of \$100,000.



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