

**CONSUMER LOAN RATES** as of February 15, 2019

**AUTO LOANS**

- \$5,000 Minimum Loan Amount

	<u>Maximum Loan to Value (LTV)</u>	<u>Term</u>	<u>APR*</u>	<u>Payment Per \$1,000***</u>
New Car	90%**	3 Years	3.00%	\$29.08
		4 Years	3.25%	\$22.25
		5 Years	3.50%	\$18.19
Used Car (2018-2017)	80%**	4 Years	5.00%	\$23.03
Used Car (2016-2014)	75%**	3 Years	5.50%	\$30.20

We will take 0.25% off the listed rates above with automatic payment withdrawal from your GCB/NCB checking or statement savings account.

\*Annual Percentage Rate. \*\* Maximum LTV = Percentage (%) of NADA Book Value (appraised value) or Sales Price, whichever is lower. \*\*\*Payments do not include insurance. Auto insurance is required.

**MASS SAVE LOANS**

<u>Product</u>	<u>Loan Amounts</u>	<u>Max Term</u>	<u>APR</u>	<u>Sample Payments**</u>
Micro	\$500 - \$2,000	2 Years	0.00%	\$20.83 - \$83.33
Standard	\$2,001 - \$15,000	7 Years	0.00%	\$23.82 - \$178.58
Extended	\$15,001 - \$25,000*	7 Years	0.00%	\$178.58 - \$297.62

To apply, customer must own a 1-4 Family residence and obtain a Mass Save Home Energy Assessment. Call 866-527-7283 to schedule yours.

**No Application Fee, No Closing Costs.**

\*Appraisal Fee: \$350 or \$550 (if applicable)

\*\*Payments do not include real estate taxes or insurance. Your payment obligation will be greater. Homeowners insurance and flood insurance (if applicable) is required.

**PASSBOOK SECURED LOANS**

Passbook loans are secured by funds held in a GCB passbook deposit account. This product allows customers to borrow against their hard-earned savings while establishing or rebuilding credit at the same time. The passbook deposit account will continue to earn interest even as it is pledged as collateral for the loan.

- **Minimum Loan Amount:** \$500
- **Maximum Loan Amount:** 95% of the passbook account's current balance
- **Annual Percentage Rate:** The current interest rate on the passbook account plus 2.00% (minimum interest rate of 5.00%)
- **Terms:** 1, 2, or 3 years of amortizing payments

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**All rates and products subject to change without notice.**

