

GSB HOME EQUITY & CONSUMER LOAN RATE SHEET as of February 1, 2012

Home Equity Lines of Credit:

Floating Rate Line of Credit Commitment Amounts	Term	Rate	Payment Method
\$10,000 - \$25,000	60 Months	Prime + 1.25%	Interest only – balance of indebtedness due at end of 5 years – payment based on current rate and balance of credit line
\$25,001 - \$50,000	60 Months	Prime + 0.5%	

Fixed Rate Home Equity Loans:

Fixed Rate Loan Amounts	Max Term	Annual Percentage Rate (APR)	Payment per \$10,000 (based on max term)
\$10,000 - \$50,000	60 Months	5.75%	\$192.17
\$10,000 - \$50,000	120 Months	6.25%	\$112.28
\$10,000 - \$50,000	180 Months	6.75%	\$88.49

- **Home Equity Lines of Credit and Fixed Rate Home Equity Loans available only on owner-occupied residences and for customers with a current core GSB Checking Account.**
- Variable rates are based on the Prime Rate, plus the margin, as published in the Wall Street Journal, subject to the Minimum and Maximum APR. The current Prime rate is 3.25%. **Maximum APR is 21%. Minimum APR is 4%.**
- **\$300 application fee** applies to both Home Equity Lines of Credit and Fixed Rate Home Equity Loans.
- Early termination fee equal to the greater of \$300 or 0.2% of the commitment amount applies if line of credit closed within 3 years of opening.
- Approval depends on the appraised home value, applicant's income, total indebtedness, and credit history. Consult your tax advisor regarding interest deductibility. Property insurance required.

Maximum LTV = 70% for lines and loans up to \$50,000. LTV calculation: (Appraised value of home x Max LTV) – (current outstanding balance of 1st mortgage) = Maximum line amount or fixed rate loan amount.

AUTOMOBILE LOANS:

YEAR OF VEHICLE	MAX TERM	Annual Percentage Rate (APR)	Payment per \$10,000 (based on apr & max term)
2011	60 months	5.500%	\$191.01
2010	60 months	5.500%	\$191.01
2009	60 months	5.900%	\$192.86
2008	60 months	6.250%	\$194.49
2007	54 months	6.500%	\$214.08
2006	48 months	7.250%	\$240.62

- *Used Car Mileage Limitation = 60,000 ; Bank policy is that we do not refinance any existing GSB auto loan. Down payments of 10% to 15% generally required.*

OTHER LOANS:

LOAN TYPE	MAX. TERM	Annual Percentage Rate (APR)	Payment per \$1,000 (based on customer rate & max term)
Unsecured \$2,000 minimum	24 Months	12.75%	\$47.42
CD Loans \$2,000 minimum	60 Months	CD Rate + 2 ¼%	\$18.99 (based on 60 months and 5.25%)
Stock Loans \$2,000 minimum	36 Months	Prime + 1 ¼%	\$30.65 (based on 36 months and 6.50%)
Chek-Credit	N/A	20.4%	
Advantage Credit Line	N/A	Prime + 3.9%	

- *12 month maximum term for unsecured loans where purpose is tax payment or vacation*
- *Term of CD loan should match term of CD; no beneficiaries on CD's*
- *Loans offered to customers with a current GSB Account.*



Current Prime Rate = 3.25%

Member FDIC