

CONSUMER LOAN RATES

Bulletin: #0862

November 16, 2018

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 (2017-2016)	80%**	4 years	5.00%	\$23.03
Used Car (2015-2013)	75%**	3 years	5.50%	\$30.20

We will take .25% off the listed rates above with automatic payment withdrawal from your GCB/NCB deposit account

*Annual Percentage Rate

** Maximum LTV = Percentage (%) of NADA Book Value (appraised value) or Sales Price (whichever is lower)

MASS SAVE LOANS

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

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 may be greater.

P.O. Box 1345, Greenfield, MA 01302-1345

1-877-682-0334

Apply online at www.greenfieldcoopbank.com



All rates and products subject to change without notice