

**CONSUMER LOAN RATES**

Bulletin: #0797

August 13, 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>
<b>New Car</b>	90%**	3 years	3.00%	\$29.08
		4 years	3.25%	\$22.25
		5 years	3.50%	\$18.19
<b>Used Car (2017-2016)</b>	80%**	4 years	5.00%	\$23.03
<b>Used Car (2015-2013)</b>	75%**	3 years	5.50%	\$30.20

0.25% rate discount for automatic payments 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>
<b>Micro</b>	\$500 - \$2,000	0.00%	2 years	\$20.83 - \$83.33
<b>Standard</b>	\$2,001 - \$15,000	0.00%	7 years	\$23.82 - \$178.58
<b>Extended</b>	\$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.

\*Loans \$15,001 up to \$25,000 are secured by a mortgage with closing costs of approximately \$473.

Please contact us for more details.

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

1-877-682-0334

Apply online at [www.greenfieldcoopbank.com](http://www.greenfieldcoopbank.com)



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