

**HOME EQUITY LINE OF CREDIT** 1-2 Family Owner Occupied  
10 Year Draw Period / 15 year Amortized Repayment Period  
\$25,000 Minimum Loan Amount/\$250,000 Maximum Loan Amount

**Introductory Rate of 1.99% APR FIXED for 1 year\*  
(Current Prime Rate is 4.50%)**

**No Application Fee, No Closing Costs**

Appraisal Fee: \$350 (if applicable)

\*After the one year introductory period, the annual percentage rate will be Prime + 0% and will vary monthly based upon the Wall Street Journal Prime Rate. Maximum rate is 18%. Payments do not include real estate taxes or insurance. Your payment obligation may be greater. Early Cancellation Fee of the lesser of \$500 or 2% of the loan amount will be assessed if loan is paid off within the first 24 months.

**HOME EQUITY LOAN** 1-2 Family Owner Occupied  
\$25,000 Minimum Loan Amount/\$250,000 Maximum Loan Amount

*With automatic payments from a GCB/NCB checking or statement savings account:*

<u>Term</u>	<u>Rate</u>	<u>APR</u>	<u>Payment Per \$1,000*</u>
1-5 Years	2.750%	2.75%	\$17.86
6-10 Years	3.750%	3.75%	\$10.01
11-15 Years	3.990%	3.99%	\$7.39
16-20 Years	4.250%	4.25%	\$6.19

*Without automatic payments:*

<u>Term</u>	<u>Rate</u>	<u>APR</u>	<u>Payment Per \$1,000*</u>
1-5 Years	2.990%	2.99%	\$17.96
6-10 Years	3.990%	3.99%	\$10.12
11-15 Years	4.250%	4.25%	\$7.52
16-20 Years	4.500%	4.50%	\$6.33

**No Application Fee, No Closing Costs**

Appraisal Fee: \$350 (if applicable)

\*Payments do not include real estate taxes or insurance. Your payment obligation may be greater.

Reimbursement of third party charges is required if the loan is paid off within the first twelve (12) months. The amount will be the lesser of \$370 or three (3) months of interest of the outstanding principal balance at the time of payoff.

**LAND LOAN** 70% Maximum LTV /15 Year Maximum Term

<u>Product</u>	<u>Points</u>	<u>Caps</u>	<u>Rate</u>	<u>APR</u>	<u>Margin</u>	<u>Pay/\$1,000*</u>	<u>Pay/\$1,000 Fully Indexed*</u>
FIXED	0	N/A	5.250%	5.53%	N/A	\$8.04	N/A
1 year ARM	0	2/6	4.500%	5.31%	4.000%	\$7.65	\$8.37

Annual Percentage Rate (APR) is based on 30% down payment. On improved land - town road frontage with electric facilities. \*Payments do not include real estate taxes or insurance. Your payment obligation may be greater.

P.O. Box 1345, Greenfield, MA 01302-1345  
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Apply online at [www.greenfieldcoopbank.com](http://www.greenfieldcoopbank.com)



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