

PEOPLES TRUST

P.O. Box 320 • St. Albans
Vermont 05478-0320
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(800) 479-2196

Company

Consumer Loan Rates

Preferred Rate for Auto Payment: Rates quoted are "Preferred Rates" requiring an auto payment. If no auto payment is selected, the interest rate will be .25% higher than the stated Preferred Rate for all products other than the Unsecured Home Improvement Loan which will have an interest rate of .50% higher than the stated Preferred Rate. Cancelling an auto payment during the life of the loan on all loan products other than the Unsecured Home Improvement Loan will result in an increase of .25% to your Preferred Rate and increase in your monthly payment. Cancelling an auto payment during the life of the loan on the Home Improvement Unsecured Loan will result in an increase of .50% to your Preferred Rate and increase in your monthly payment.

Service Charge Fee: Applicable to all Loans under \$4,000.00. New Loan: \$40.00 Renewals: \$35.00

Unsecured Loan Rates

Loan Amount	Maximum Term	Preferred Fixed Rate		APR Based on Preferred Rate		Payment Per \$1,000.00 Based On \$4,000.00 Example	
		Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
\$500-\$7,000	36 Months 12 Months Or Less For Loan Amounts Under \$1,000.00	7.99%	17.99%	8.664%	18.707%	\$ 12.66	\$ 14.60

¹Max Rate Not to Exceed 18%

Unsecured Home Improvement Loan Rates

LIMITED FUNDS AVAILABLE

Borrower must own a home with a portion of the funding for home improvement purpose. Alternative home improvement loans are available with credit scores lower than 680. Contact a Residential Lender for a Real Estate Secured Home Equity Loan or Line.

Loan Amount	Credit Score	Term	Preferred Fixed Rate	APR	Payment per \$1,000 Based on \$10,000 Example
\$5,000-\$20,000	680 or Higher	60	5.75% Auto Payment From PTC Deposit Account	5.757%	\$19.22
		60	6.25% Auto Payment From Non PTC Deposit Account	6.258%	\$19.45
		60	6.75% No Auto Payment	6.747%	\$19.68

Cash Secured Loan Rates

Credit Score	Type Of Account	Term	Preferred Fixed Rate	LTV
No Credit Score Guidelines	Savings Account	60 Months	Deposit Rate plus 1.75%	100%
No Credit Score Guidelines	Certificate of Deposit	CD Maturity Term	Deposit Rate plus 1.75%	100%

Recreation Vehicle Loans, Boats, Snowmobiles, RV, ATV, etc.

Max LTV 80% of the NADA Value
VSI of \$40 applies

Condition	Maximum Term	Preferred Fixed Rate		APR Based on Preferred Rate		Payment Per \$1,000.00 Based On \$4,000.00 Example	
		Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
New	60 Months	6.99%	10.990%	7.406%	11.422%	\$ 8.00	\$ 8.78
Used	48 Months	8.99%	12.99%	9.510%	13.526%	\$ 10.05	\$ 10.84

Automobile and Motorcycle Loans

Max LTV 80% of the NADA Value/ Max LTV 50% for Salvage or Rebuilt Titles

VSI of \$40 Applies

New Vehicle Definition: Current or Hold Over Year With no Previous Owner or Less Than 1,000 Miles

Condition	Term	Preferred Fixed Rate		APR Based on Preferred Rate		Payment Per \$1,000.00 Based On \$10,000.00 Example	
		Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
New	24 - 60 Months	2.99%	7.25%	3.378%	7.417%	\$ 42.98	\$ 19.92
Used (2013-2017)	36 - 48 Months	4.99%	7.50%	5.256%	7.706%	\$ 29.97	\$ 24.18
Used (2009-2012)	36 Months	6.99%	9.75%	7.259%	10.023%	\$ 30.87	\$ 32.15

Older Models: Loan rate and terms quoted as an unsecured loan based on applicable credit score.

Important Loan Information:

Interest rates subject to change without notice, and may vary based on term, credit quality, loan amount, and collateral type. Your individual rate and term could vary, and be higher, according to your credit and credit score. All loans are subject to credit approval. Applicants must be 18 years of age, and live or work in PTCs defined lending area Per PTC Credit Policy. Rates quotes are preferred rates and require an automatic payment from a deposit account. Rates are subject to increase if the auto payment is cancelled, rejected, or revoked. The Annual Percentage Rates (APRs) disclosed above assume loan amount examples as stated with Cost per \$1,000 and include Service Charge and/or VSI, if appropriate based on example.

PTC is an Equal Housing Lender & Member FDIC. Call a Consumer Lender at 800-479-2196 NMLS# 442104.



Revised Tuesday, November 6, 2018 2:58 pm SR (Product Wording only)