



**The Neffs
National Bank**
A Subsidiary of Neffs Bancorp, Inc.
STRENGTH. TRUST. COMMUNITY.

Consumer Credit Rate Sheet

Real Estate First Mortgages (up to 80% Loan to Value^{***})

Term	Interest Rate	APR~	Monthly Payment per \$100,000 ^{**}
Fixed; 1 Point			
Up to 180 Months	2.65%	2.897%	\$673.91
181 Months to 240 Months	2.85%	3.042%	\$547.17
241 Months to 360 Months	2.95%	3.086%	\$418.98

Term	Interest Rate	APR~	Monthly Payment per \$100,000 ^{**}
Fixed; 0 Point			
Up to 180 Months	2.75%	2.853%	\$678.66
181 Months to 240 Months	2.95%	3.030%	\$552.15
241 Months to 360 Months	3.05%	3.107%	\$424.38

^{**}For credit secured by a first lien on a dwelling, payments do not include taxes and insurance.

The actual payment will be higher.

Additional restrictions may apply. Additional costs may be incurred. Property insurance will be required.

^{***}Maximum loan to value ratio is 80% (up to 95% allowed with PMI)

Home Equity Line of Credit^{***}

Interest Rate	APR~
Fixed 12 Month Introductory Rate	2.99%
After Introductory Period: Wall Street Journal Prime Rate +0%	3.25%

^{***}The Home Equity Line of Credit is a variable rate product. The current APR is 4.00%. The maximum APR is 21%. The minimum APR is 4.00%. For the Home Equity Line of Credit the minimum monthly payment is 1/180th of the average monthly balance plus finance charges. Balloon payment may result at maturity.

For Home Equity LOC Conversion, the initial minimum monthly payment is the finance charge.

At maturity, the loan will amortize over 180 months. Additional costs may be incurred.

Additional restrictions may apply. Property insurance will be required.

Payments do not include taxes and insurance. Maximum loan value ration is 80%.



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Home Equity Loans

Term	Interest Rate	APR~	Monthly Payment per \$1,000**
Up to 60 Months	4.00%	4.626%	\$18.31
Up to 120 Months	4.25%	4.588%	\$10.10
Up to 180 Months	4.40%	4.628%	\$7.39

**Payments do not include taxes and insurance.

The actual payment will be higher. Maximum loan to value ratio is 80%.

Additional restrictions may apply. Additional costs may be incurred. Property insurance will be required.

Automobile Loans

Loan Type	Interest Rate	APR~	Monthly Payment per \$1,000	Maximum Term
Used (2016 and Older)	7.50%	7.481%	\$24.17	at 48 months
Used (2017-2020)	4.75%	4.757%	\$18.76	at 60 months
New (Up to 60 Months)	3.75%	3.764%	\$18.31	at 60 months
New (Up to 72 Months)	3.99%	3.990%	\$15.64	at 72 months

Additional restrictions may apply. Additional costs may be incurred. Insurance may be required.

Personal Loans

Loan Type	Interest Rate	APR~	Monthly Payment per \$1,000	Maximum Term
Unsecured with a \$10,000 limit.	13.50%	13.50%	\$33.95	60 months
Unsecured Line of Credit with a \$10,000 limit**	Wall Street Journal Prime + 6% margin	9.25%		

**The Unsecured Line of Credit is a variable rate product. The current APR is 9.25%. The maximum APR is 21%. The minimum monthly payment is 1/120th of the average monthly balance plus finance charges.

Additional restrictions may apply. Additional costs may be incurred.

~APR – Annual Percentage Rate: Interest rates are effective as of **01/20/21 Business Day** and are subject to change. Interest rates for Personal, Automobile, and Equity Loans can be reduced by .25% if payments are automatically deducted from your Neffs National Bank Checking or Savings Accounts. Interest rates for Consumer Real Estate First Mortgages can be reduced by .05% if payments are automatically deducted from your Neffs National Bank Checking or Savings Accounts. For Home Equity Loans, APR is based on loan amount of \$10,000. For Real Estate First Mortgages, APR is based on loan amount of \$100,000.



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