

CONSUMER LOAN GUIDE

| Consumer Loan Guide | Rates/Terms | RATE | TERM | LOAN FEE | ** See Second Page |
|---|--------------------|---|---|-----------------|--------------------|
| As of Date: | 2/21/2019 | | | | |
| Current Prime Rate: | 5.50% | Consumer Rates Are Subject to Change depending on competition, history with CSB, classic cars, total relationship with CSB. | | | |
| Base Rate for consumer loan calculations | 5.50% | | | | |
| Autos/Trucks: | model years | Rate | Term | Loan Fee | |
| New/near new | 2018/2016 | 5.75% | up to 48 mos | \$ 150 | |
| New/near new | 2018/2016 | 6.75% | up to 60 mos | \$ 150 | |
| New/near new | 2018/2016 | 7.00% | up to 72 mos | \$ 150 | |
| Used | 2015-2010 | 7.50% | up to 48 mos | \$ 150 | |
| older used | pre-2009 | 9.00% | up to 48 mos | \$ 150 | |
| ** RATES MAY VARY TO COMPETE WITH CREDIT UNIONS AND OTHER FINANCIAL INSTITUTIONS | | | | | |
| Motor homes & travel trailers, stock trailers | | | | | |
| use auto loan rates & terms for travel trailers | | | | | |
| rates/terms for large motor coach would be on case by case basis; consult with SLO | | | | | |
| Toys (4-wheelers, snow machines, mtcyles, hot tubs etc) | | | | | |
| New/near new | | 8.50% | up to 60 mos | \$ 150 | |
| Used | | 9.50% | up to 48 mos | \$ 150 | |
| Personal Unsecured: | | | | | |
| Loans up to \$2,500 | | 9.50% | | \$ 150 | Liquidity Required |
| Loans Greater than \$2,500 | | 8.50% | | \$ 150 | Don't underprice |
| PLOC | | | | | |
| Rates: | | monthly adjust at Prime Plus 2.5% 6.50% Floor | interest only due monthly; maturity 5 years | \$ 150 | |
| Home Equity Loans | | | | | |
| 1st or 2nd REM on personal Residence; LTV not to exceed 90%; value determined by assessment value, or CMA and title search for transactions of less than \$100M; transactions greater than \$100M require CMA valuation and title insurance | | | | | |
| Rates: | Pr+ 2 mo adj | Floor 6.5% | 10 year amort | 1.0% | |

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|---|------------------------------------|------------------------------|--|---------------------------------|---|
| Home Equity Line of Credit (HELOC) | | | | | |
| 1st or 2nd REM on personal Residence; LTV not to exceed 90%; value determined by assessment value, or CMA and title search for transactions of less than \$100M; transactions greater than \$100M require CMA valuation and title insurance | | | | | |
| Rates: | | VARIES | | Fees | Terms |
| 1st REM | monthly adjust at Prime + .25% | Floor 5.5% | balloon @ 5 yrs | \$150 Orig fee \$100 annual fee | interest only due monthly; maturity 5 years |
| 2nd REM | monthly adjust at Prime Plus 1.25% | ** Floor 5.5% to 6.0% | balloon @ 5 yrs | \$150 Orig fee \$100 annual fee | interest only due monthly; maturity 5 years |
| ** 4.0% 750 & Greater 4.5% 675 to 749 & 5.0% 674 & Below Credit Scores | | | | | |
| Mobile Homes (no land): | | | | | |
| New/near new | model years 2015 & 2016 | 9.75% | up to 15 year amort 1 ARM at P + 4.0% | Greater of 1% or \$150 | max 80% LTV; subject to CMA |
| Used | model years 2006 to 2014 | 10.25% | up to 15 year amort 1 ARM at P + 4.50% | Greater of 1% or \$150 | max 75% LTV; subject to CMA |
| Used | model years 1992 to 2005 | 10.50% | up to 10 year amort 1 ARM at P + 5.0% | Greater of 1% or \$150 | max 75% LTV; subject to CMA |
| Mobile Homes with land: | | | up to 15 year amort 1 ARM at P + 3.0% | Greater of 1% or \$150 | max 80% LTV; subject to CMA |
| | Pr + 3% ann adj | Floor 6.5% | | | |
| Lot Loans: | | | 15 year amortization Three year balloon | 1% Fee | max 80% LTV; subject to CMA |
| | Prime + 2.75% mo adj | Floor 6.5% | | | |
| Ready Reserve: | | 16.90% | | none | |
| CD Loans under \$25,000 | | CD Rate + 3.0% | | \$ 150 | |
| CD Loans over \$25,000 | | CD Rate + 2.0% | | \$ 150 | |
| ** RATES ARE SUBJECT TO CHANGE & VARIES ACCORDING TO OUR FINAL CREDIT UNDERWRITING STANDARDS | | | | | |
| ** CONSTRUCTION LOANS; 6.5 % FIXED FOR A MAX OF 9 MONTHS, With exceptions to be made to compete other bank offerings to customers. | | | | | |