

Automobile Loans:

Year of Vehicle	Max Term (months)	Annual Percentage Rate (APR)	Payment per \$10,000 (based on APR & Max Term)
2021	66	3.750%	\$167.91
2020	66	4.000%	\$169.04
2019	66	4.000%	\$169.04
2018	66	4.000%	\$169.04
2017	60	4.250%	\$185.30
2016	60	4.250%	\$185.30
2015	48	5.250%	\$231.43
2014	48	5.250%	\$231.43

➤ Used Car Mileage Limitation = 60,000; Bank policy is that we do not refinance any existing GSB auto loan. Down payments of 10% to 15% generally required

Home Equity Lines of Credit

Floating Rate line of Credit commitment Amounts	Term	Rate	Payment Method
\$10,000-\$50,000	60	Prime + 1.00%	Interest only - balance of indebtedness due at end of 5 years - payment based on current rate and balance of credit line

Fixed Rate Home Equity Loans:

Fixed Rate Loan Amounts	Max Term	Annual Percentage Rate (APR)	Payment per \$10,000 (based on max term)
\$10,000 - \$50,000	36 Months	4.750%	\$298.59
\$10,000 - \$50,000	60 Months	5.000%	\$188.71
\$10,000 - \$50,000	120 Months	5.500%	\$108.53
\$10,000 - \$50,000	180 Months	5.875%	\$83.71

- **Home Equity Lines of Credit and fixed rate Home Equity Loans available only on owner-occupied residences. ANY EXISTING FIRST MORTGAGES MUST BE FROM GLENVIEW STATE BANK. OTHER FINANCIAL INSTITUTION 1ST MORTGAGES ARE NOT ALLOWED.**
- Variable rates are based on the Prime Rate, plus the margin, as published in the Wall Street Journal, subject to the Minimum and Maximum APR. **Minimum APR is 4.0%. Maximum APR is 18%.**
- **\$500 non-refundable application fee for Home Equity Lines of Credit.**
- **\$250 non-refundable application fee for Fixed Rate Home Equity Loans will be credited toward actual closing costs.**
- **\$50 annual fee** applies to line of credit. This fee is waived the first year..
- Approval depends on the appraised home value, applicant's income, total indebtedness, and credit history. Consult your tax advisor regarding interest deductibility. Property insurance required

Maximum LTV = 70% for lines and loans up to \$50,000. LTV calculation: (Appraised value of home x Max LTV) – (current outstanding balance of 1st mortgage)= Maximum line amount or fixed rate loan amount. LINES OVER \$50,000 ARE ON AN EXCEPTION BASIS ONLY, MAX LTV OF THE EXISTING 1ST MORTGAGE CANNOT EXCEED 50%. Maximum LTVs could be lower under certain circumstances involving condominiums as collateral or for some debt consolidation scenarios. Talk to a Loan Officer if you have concerns.

OTHER LOANS:

Loan type	Max Term (months)	Annual Percentage Rate (APR)	Payment per \$1,000 (based on Max Term & customer APR)
Unsecured \$2,000 minimum	24	12.75%	\$47.42
CD Loans \$2,000 minimum	60	CD Rate +2.25%	\$17.70 based on 60months @ 2.40%
Stock Loans \$2,000 minimum	36	Prime + 1.25%	\$29.75 based on 36months @ 4.50%
Chek-Credit	N/A	20.40%	
Advantage Credit Line	N/A	Prime + 3.90%	

➤ Unsecured: 12 month max for tax payment or vacation purpose. Not available for DEBT CONSOLIDATION.

➤ Term of CD loan should match term of CD; no beneficiaries on CD's

➤ Loans offered to customers with a current GSB core checking account

