

# Personal Loan

Savings Bank offers unsecured personal loans to meet your individual needs.

## Account details

Fixed interest rate

\$150 origination fee

• Payments fully amortized over term

No collateral required

 Terms up to 60 months based on loan amount

### Rate Details

Amount	APR as low as:	Interest Rate as low as:	Term
Up to \$5,000	12.71%	9.74%	Up to 24 Months
Up to \$10,000	10.53%	9.74%	Up to 48 Months
\$10,000 and up	10.64%	9.99%	Up to 60 Months

Questions? Call us at (707) 462-6613 or email at inquiries@savingsbank.com

# **Disclosures**

#### Interest Rate

Rates shown are effective as of 01/14/2016 and are subject to change without notice. Advertised Annual Percentage Rates (APRs) include a 0.25% discount for automatic payments from an SBMC account. APR is based on the amount you finance, the term (length) of your contract and our evaluation of your credit history. **Typical Payment Example:** A \$10,000 loan at an APR of 10.64%, with an interest rate of 9.99%, would be repayable in 60 monthly payments of \$215.61.

### Credit Approval

Loans are subject to credit approval.