



# Personal Loan

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

## Account details

- Fixed interest rate
- Payments fully amortized over term
- \$150 origination fee
- 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	13.33%	11.74%	Up to 24 Months
Up to \$10,000	12.54%	11.74%	Up to 48 Months
\$10,000 and up	12.66%	12.00%	Up to 60 Months

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

## Disclosures

### Interest Rate

Rates shown are effective as of 01/20/2017 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 with a \$150 origination fee, at an APR of 12.66%, with an interest rate of 12.00%, would be repayable in 60 monthly payments of \$225.78.

### Credit Approval

Loans are subject to credit approval.