

**Consumer Loan Rate Sheet**  
**Effective August 1, 2016**

Rate	APR <sup>(1)</sup>	Processing Fee	Maximum Term	Required Downpayment	Minimum Loan	Maximum Loan	Monthly P&I Payment per \$1,000 <sup>(5)</sup>
<b>New Auto: 2014 and Newer</b>							
4.00%	4.13%	\$75.00	36	10%	\$2,500	\$75,000	\$29.52
4.30%	4.40%	\$75.00	48	10%	\$2,500	\$75,000	\$22.71
4.65%	4.73%	\$75.00	60	10%	\$5,000	\$75,000	\$18.71
5.10%	5.17%	\$75.00	72	10%	\$5,000	\$75,000	\$16.15
<b>Used Auto: 2001 and Newer</b>							
4.50%	4.69%	\$75.00	36	10%	\$2,500	\$50,000	\$29.75
4.80%	4.95%	\$75.00	48	10%	\$2,500	\$50,000	\$22.94
5.05%	5.16%	\$75.00	60	10%	\$5,000	\$50,000	\$18.89
5.55%	5.65%	\$75.00	72	10%	\$5,000	\$50,000	\$16.36
<b>Electric/Hybrid Auto: 2014 and Newer</b>							
2.99%	3.07%	\$75.00	60	10%	\$5,000	\$75,000	\$17.96
<b>New Boats: 2014 and Newer</b>							
6.50%	6.92%	1%	60	10%	\$7,500	\$50,000	\$19.57
6.75%	6.98%	1%	120	10%	\$50,001	\$250,000	\$11.48
<b>Used Boats: 2006 and Newer</b>							
7.50%	7.92%	1%	60	10%	\$2,500	\$50,000	\$20.04
7.75%	7.98%	1%	120	10%	\$50,001	\$200,000	\$12.00
<b>New and Used RV: 2006 and Newer</b>							
7.75%	8.18%	1%	60	10%	\$2,500	\$50,000	\$20.16
8.00%	8.23%	1%	120	10%	\$50,001	\$150,000	\$12.13
<b>Manufactured Home in Park<sup>(3)</sup></b> <small>Monthly P&amp;I payments below do not include taxes and insurance (if applicable) and the actual payment obligation will be greater.</small>							
6.25%	6.89%	See below <sup>(2)</sup>	36	20%	\$5,000	\$100,000	\$30.54
7.25%	7.67%	See below <sup>(2)</sup>	60	20%	\$15,001	\$100,000	\$19.92
7.50%	7.66%	See below <sup>(2)</sup>	180	20%	\$15,001	\$100,000	\$9.27
<b>NEW Other Secured (Motorcycles, Jet Skis, ATVs, and Snowmobiles)</b>							
11.00%	12.91%	\$75.00	12 to 36	20%	\$3,000	\$5,000	\$46.61
11.00%	11.24%	\$75.00	48 to 60	20%	\$5,001	\$25,000	\$23.56
<b>USED Other Secured (Motorcycles, Jet Skis, ATVs, and Snowmobiles)</b>							
11.00%	14.60%	\$75.00	12	20%	\$3,000	\$5,000	\$88.38
11.00%	11.41%	\$75.00	24 to 36	20%	\$5,001	\$25,000	\$38.28
<b>Unsecured Loan</b>							
11.99%	13.21%	\$75.00	24	N/A	\$2,500	\$10,000	\$47.07
<b>Small Dollar Loan Program<sup>(4)(6)</sup></b>							
15.00%	21.53%	\$25.00	12	N/A	\$500	\$1,000	\$90.26
15.00%	16.47%	\$25.00	24	N/A	\$1,001	\$2,500	\$48.49
15.00%	15.59%	\$25.00	36	N/A	\$2,501	\$3,500	\$34.67
<b>Preferred Line of Credit<sup>(6)</sup></b>							
11.00%	11.50%	\$75.00		N/A	\$5,000	\$25,000	
<b>Overdraft Line of Credit<sup>(6)</sup></b>							
18.00%	19.67%	\$25.00		N/A	\$500	\$2,500	

Rates quoted are best rates based on credit quality and are subject to credit qualification. Rates quoted are based on automatic payments from an active Sound Community Bank checking account. Add 0.50% if auto-pay from another institution or no auto pay. Add 0.50% if auto-pay from another institution or no auto pay. Rates and fee quoted are subject to change and should not be construed as a commitment to grant a loan. (1)Annual Percentage Rate (APR) , based on a loan amount equal to the average of the minimum and maximum loan amount. (2)Points charged are greater of 1% or \$500 on Manufactured Homes in a park. (3)Manufactured homes: If FICO < 680, add 0.75% to rate. If LTV > 80% or <= 90%, add 0.75% to rate. Both rate additions may apply. (4)Additional qualifications apply. Speak with a Bank Representative for details. (5)Advertised payment assumes a monthly payment over the maximum term of the loan. (6)Rates may vary after account is opened.

