

EFFECTIVE DATE: 4/15/2010



**HOME EQUITY LOANS \***

**Owner Occupied 1-4 Family Residential Properties & 1-2 Unit Second Homes - Servicing Retained**  
**WITH AUTOMATIC PAYMENT PLAN\*\* - Servicing Retained**

<i>Term</i>	<i>Rate</i>	<i>Points</i>	<i>APR</i>	<i>Monthly Payment per \$1,000</i>	<i>Maximum LTV</i>	<i>Maximum Loan</i>
5 Years	6.250%	0	6.250%	\$19.45	80%	\$200,000
10 Years	6.625%	0	6.625%	\$11.42	80%	\$200,000
15 Years	7.125%	0	7.125%	\$9.06	80%	\$200,000

**WITHOUT AUTOMATIC PAYMENT PLAN - Servicing Retained**

<i>Term</i>	<i>Rate</i>	<i>Points</i>	<i>APR</i>	<i>Monthly Payment per \$1,000</i>	<i>Maximum LTV</i>	<i>Maximum Loan</i>
5 Years	6.750%	0	6.750%	\$19.68	80%	\$200,000
10 Years	7.125%	0	7.125%	\$11.68	80%	\$200,000
15 Years	7.625%	0	7.625%	\$9.34	80%	\$200,000

**HOME EQUITY LINES OF CREDIT \*<sup>1</sup>**

**Owner Occupied 1-4 Family Residential Properties & 1-2 Unit Second Homes - Servicing Retained**

**Variable Rate Products:** Rates may increase after consummation **Maximum Line**

Prime Rate for the Life of the Line, Current APR 3.25% \$200,000

*Draw Period:* 10 Years followed by 5-Year Repayment Period with monthly principal and interest payments at Prime Plus 1%

*Monthly Payments:* Principal and interest to pay down the outstanding balance

*Maximum APR:* 18.00%

\$200,000

Prime Minus 1% for the Life of the Line, Current APR 2.25%\*\*

*Draw Period:* 10 Years followed by 5-Year Repayment Period with monthly principal and interest payments at Prime Rate

*Monthly Payments:* Principal and interest to pay down the outstanding balance

*Maximum APR:* 18.00%

Prime Minus 2% for the Life of the Line, Current APR 5.00%\*\*\* \$200,000

*Draw Period:* 10 Years followed by 10-Year Repayment period with monthly principal and interest payments at Prime Minus 1%

*Monthly Payments:* Interest only for the first 10 Years

*Maximum APR:* 18.00%

*Minimum APR:* 5.00%

**Fixed Rate Product:**

15 Year Term Current APR 5.99%\*\*\* \$200,000

*Draw Period:* 5 Years followed by 10-Year Repayment Period

*Monthly Payments:* Interest only for the first 5 Years

\*Home Owners insurance is required

\*\*Payment must be withdrawn monthly from a Statement Account with North Easton Savings Bank

\*\*\*Payment must be withdrawn monthly from a North Easton Savings Bank E-asy Access<sup>SM</sup> or Elite Access<sup>SM</sup> Checking Account with a recurring direct deposit.

<sup>1</sup>If the property is in a trust or the line is secured as a first mortgage, you may be charged closing costs that range from \$76 to \$152. If the line is closed within the first three years you will be charged an early termination fee between \$475 and \$725.

Please contact your local branch for more information regarding the E-asy Access<sup>SM</sup> and Elite Access<sup>SM</sup> Checking Accounts  
 Connecting all offices (508) 238-2007



Date of last rate change: October 15, 2009