



# NORTH EASTON SAVINGS BANK

295 Main Street  
P.O. Box 299  
North Easton, MA 02356-0299  
Connecting All Offices 508-238-2007

## LOAN RATES

EFFECTIVE DATE: 6/28/2010

<u>TYPE</u>	<u>TERM</u>	<i>Monthly Payment per \$1,000 based on max available term</i>	<u>RATE/APR</u>
<b><u>Personal Unsecured</u></b>			
\$500-20,000	12-24 months	\$47.07	11.990%
\$1,100-20,000	30-36 months	\$33.69	12.990%
<b><u>Automobile Loans</u></b>			
NEW	Requires 20% down	12-48 months	\$22.57 3.990%
NEW	Less than 20% down	12-60 months	\$19.10 5.490%
NEW		61-72 months	\$16.45 5.740%
Used 2007-2009		61-66 months	\$18.05 6.490%
Used 2008 & 2009		67-72 months	\$17.04 6.990%
Used 2006-2009		12-60 months	\$19.33 5.990%
Used 2005 & 2004		12-48 months	\$23.94 6.990%
Used 2003 w/10% down		12-36 months	\$31.33 7.990%
Used 2002 or older w/10% down		12-24 months	\$45.68 8.990%
* Longer terms may be available at the Bank's discretion on 2002 or older vehicles with less than 100,000 miles. Please ask a loan officer for terms and rates			
<b><u>Recreational</u></b>			
NEW		12-60 months	\$20.16 7.750%
USED		12-48 months	\$24.53 8.240%
<b><u>Commercial Vehicles or Equipment</u></b>			
NEW		12-84 months	\$15.46 7.750%
USED		12-60 months	\$20.39 8.240%
<b><u>Snowmobile Loans/ Dirt Bikes</u></b>			
NEW		12-36 months	\$32.26 9.990%
USED		12-24 months	\$46.37 10.490%
<b><u>Motorcycles</u></b>			
NEW		12-36 months	\$31.33 7.990%
USED		12-24 months	\$45.45 8.490%
<b><u>Time Notes</u></b>			
\$1,000-\$5,099		30-90 days	\$11.29 12.990%
\$5,100-\$20,000		30-90 days	\$11.28 11.990%
<b><u>Property Improvement Loans*</u></b>			
\$1,000-\$40,000		1 to 5 years	\$20.04 7.500%
\$1,000-\$40,000		6 to 10 years	\$11.94 7.625%
\$1,000-\$40,000		11 to 15 years	\$9.34 7.625%
<b><u>Unsecured Home Improvement Loans</u></b>			
\$1,000-\$6,000		1 to 3 years	\$32.26 9.990%
<b><u>Manufactured Home Loans</u></b>			
Please speak with a Loan Officer			
<b><u>Collateral Loans-N.E.S.B. Passbooks</u></b>			
95% of amount on deposit Demand, interest only-3% over interest rate on deposit account			
95% of amount on deposit 12-60 mos., principal & interest-3% over interest rate on deposit account.			
<b><u>Overdraft Protection Line of Credit</u></b>			
\$500-\$5,000			18.000%

Date of last rate change: June 28, 2010

