



Consumer Loan Rates

9/3/10

	Term	Down Payment	APR*	Monthly Payment per \$1,000 borrowed
New Auto – 2010 **	36 months	20%	5.75%	\$30.31
	48 months	20%	5.75%	\$23.37
	60 months	20%	6.25%	\$19.45
	72 months	20%	6.75%	\$16.93
Used Auto – 2009 – 2007	36 months	20%	6.50%	\$30.65
	48 months	20%	6.75%	\$23.83
Used Auto – 2006 & 2005	36 months	30%	6.50%	\$30.65
	36 months	20%	6.50%	\$30.65
	48 months	30%	7.00%	\$23.95
	48 months	20%	7.00%	\$23.95
Used Auto – 2004 – 2000	36 months	40%	9.00%	\$31.80
Auto - Pre 2000	36 months	40%	11.00%	\$32.74
Personal Unsecured	Up to 36 months	N/A	11.00%	\$32.74

*All references to APR are for Annual Percentage Rate.

All terms, rates and conditions are subject to change without notice.

We offer a .25% discount if your installment loan payment is withdrawn directly from your Pilgrim Bank checking or savings account.

**A 2009/2010 auto with over 5,000 miles is considered a used car.

Member SIF, Equal Housing Lender.

