



Consumer Loan Rates

1/11/19

| Loan Type | Term | Down Payment | APR* | Monthly Payment per \$1,000 borrowed |
|--|-----------------|--------------|--------|--------------------------------------|
| New Auto 2019**** | 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 2018, 2017 & 2016 | 36 months | 20% | 6.50% | \$30.65 |
| | 48 months | 20% | 6.75% | \$23.83 |
| Used Auto – 2015 | 36 months | 20% | 6.50% | \$30.65 |
| Used Auto – 2014 | 36 months | 30% | 6.50% | \$30.65 |
| Used Auto – 2015 | 48 months | 20% | 7.00% | \$23.95 |
| Used Auto – 2014 | 48 months | 30% | 7.00% | \$23.95 |
| Used Auto – 2013-2011 | 36 months | 40% | 9.00% | \$31.80 |
| Used Auto – 2013–2011 | 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We offer a .25% discount if your installment loan payment is withdrawn directly from your Pilgrim Bank checking or savings account.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 2019 auto with over 5,000 miles is considered a used car.

Member FDIC, Member SIF, Equal Housing Lender.

