



## Consumer Loan Rates

2/8/19

Loan Type	Term	Down Payment	APR*	Monthly Payment per \$1,000 borrowed
<b>New Auto 2019****</b>	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
<b>Used Auto 2018, 2017 &amp; 2016</b>	36 months	20%	6.50%	\$30.65
	48 months	20%	6.75%	\$23.83
<b>Used Auto – 2015</b>	36 months	20%	6.50%	\$30.65
<b>Used Auto – 2014</b>	36 months	30%	6.50%	\$30.65
<b>Used Auto – 2015</b>	48 months	20%	7.00%	\$23.95
<b>Used Auto – 2014</b>	48 months	30%	7.00%	\$23.95
<b>Used Auto – 2013-2011</b>	36 months	40%	9.00%	\$31.80
<b>Used Auto – 2013–2011</b>	36 months	40%	11.00%	\$32.74
<b>Personal Unsecured</b>	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We offer a .25% discount if your installment loan payment is withdrawn directly from your Pilgrim Bank checking or savings account.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.

