

CONSUMER LOAN RATES

Type - Primary Home Equity Installment Loan Junior Lien Filing Home Equity Installment Loan First Lien Filing Home Equity Line of Credit Type - Secondary/Investment Home Equity Installment Loan Junior Lien Filing Home Equity Installment Loan Junior Lien Filing Home Equity Installment Loan Junior Lien Filing Home Equity Installment Loan First Lien Filing Home Equity Line of Credit Sa% for primary residences and second homes, and manstallment Loans filed in first position are limited to a margine of 0%; the maximum APR is is re made on any outstanding balance during the draw per botice. All loans are subject to credit approval under the	on the subject pro ay be less if apprai aximum loan amo 18.00% . Home Ec eriod; payments co	Rate 7.50% 7.75% 8.00% 8.25% 7.25% 7.50% 01 Payme Rate 8.25% 8.50% 8.75% 9.00% 8.00% 8.25% 00 reparation Fee of \$195 perty and flood insure sial is not obtained or output Line of Credit ha onsist of interest plus delines of First Nation Instal	ance may be required if First National Bank ome Equity Line of Cre is a draw period of 60 a fixed principal amo	Payment Per \$1000 Financed \$20.04 \$12.00 \$9.56 \$8.52 \$19.92 \$11.87 ole duction Payment Per \$1000 Financed \$20.40 \$12.04 \$9.99 \$9.00 \$20.28 \$12.27 ole exercise or service for refinanced to pay certain readit APR is based upor months, followed by unt during the repayn	Rate 7.750% 8.000% 8.250% 8.500% 7.50% 7.50% 7.50% 7.50% 7.50% 9.00% 9.250% 8.500% 8.500% 8.500% 8.500% 8.500% 8.500% 8.500% 8.500% 8.500% 8.500% 8.500% 8.500% additional fees to thiring a repayment phase of nent phase. Rates and the p	surance is not provide Properties are not elic in the Money Rate se 180 months. Payme	Payment Pe \$1000 Financed \$20.16 \$12.13 \$9.70 \$8.68 \$20.04 \$12.00 varies n/Bill Payment Pe \$1000 Financed \$20.52 \$12.53 \$10.14 \$9.16 \$20.40 \$12.40 varies raisers, flood service ed. Maximum CUTV pibe. Home Equity action of the Wall \$9.change without
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otice. All loans are subject to credit approval under the		delines of First Nation	al Bank. Iment Loans			-	-
	underwriting guid	Instal	lment Loans	duction	Pa	yment By Coup	oon
		r		duction	Pay	yment By Coup	oon
		Payme	nt By Auto De	duction	Pay	yment By Coup	oon
				JUCTION	14		
	Maximum		Annual	Payment Per		Annual	Payment Pe
	Term		Percentage	\$1000		Percentage	\$1000
	(Months)	Interest Rate	Rate	Financed	Interest Rate	Rate	Financed
Automobiles (10% Down Payment)			-				
New - Current & Prior Model Year	72	7.99%	8.303%	\$17.53	8.49%	8.805%	\$17.77
Used - Current & Prior Model Year	72	8.49%	8.805%	\$17.77	8.99%	9.631%	\$18.02
Used 2-3 Model Years Old	60	8.99%	9.361%	\$20.75	9.49%	9.947%	\$21.00
Used 4-5 Model Years Old Used 6+ Model Years Old	48 36	9.49% 12.49%	9.947% 12.972%	\$25.12 \$33.45	9.99% 12.99%	10.288% 13.473%	\$25.36 \$33.69
Recreational Boats, New or Used, Power					12.3378	13.47378	\$55.05
< \$9,999	60	9.99%	10.733%	\$21.24	10.49%	11.237%	\$21.49
\$10,000 - \$24,999	84	8.49%	9.500%	\$15.83	8.99%	9.209%	\$16.08
\$25,000 - \$50,000	120	8.49%	8.940%	\$12.39	8.99%	9.071%	\$12.66
\$50,000 +	180	8.49%	8.890%	\$9.84	8.99%	9.019%	\$10.14
Personal Unsecured							
	48	14.00%	14.543%	\$27.33	14.50%	15.045%	\$27.58
Recreational Vehicles - Large (Motor Ho	omes, Travel	Trailers, New N	/lotorcycles > \$	10,000) (20% D	own Payment)		
10% DP on qualified Motorcycles	60	8.49%	9.900%	\$20.51	8.99%	10.390%	\$20.75
No Motorcycles	120	9.49%	10.600%	\$12.93	9.99%	11.090%	\$13.21
Recreational Vehicles - Small (Snowmob	biles, ATVs, J	et Skis, all othe	er Motorcycles)	(10% Down Pa	yment)		
	48	10.49%	13.470%	\$25.60	10.99%	13.950%	\$25.84
lome Improvement (Unsecured, \$10,00			•				
	60	8.49%	8.916%	\$20.27	8.99%	9.416%	\$20.51
Savings/CD Secured (up to 100% LTV)							
	60	6.49%	6.905%	\$19.56	6.99%	7.410%	\$19.80
oan Program Notes: All Installment Loans are subje							ain loan types.
ates and Terms are subject to change without notice	e. All loans are s	subject to credit app	roval under the und	erwriting guidelines	of First National Bar	ιк.	
		Other Co	onsumer Cre	dit			
	Maximum					Annual	
	Term					Percentage	Minimum
Туре	(Months)		Rate Type		Interest Rate	Rate	Payment
Executive Line of Credit Secured	Demand		Variable		Prime + 0%	7.500%	varies
Unsecured	Demand		Variable		Prime + 2%	9.500%	varies
Overdraft Protection Secured Time Note Savings Account	Open End 12 Months	Eivad 4	Fixed Savings Rate -	+ 3.00%	16.00% Call for	16.000% Quote	\$25.00 Min. Principal &
Secured Time Note Savings Account Certificate of Deposit	12 Months 12 Months		9 Savings Rate + 3		Call for Call for		Interest Due
Stock/Bond	12 Months	Tixec	Variable		Prime + 0.00%	7.500%	At Note
Insecured Time Note	6 Months		Fixed		12.00%	12.100%	Maturity
oan Program Notes: Executive Line of Credit and Tin		biect to a Document		\$99.00. APR for var			
ne Money Rate section of the Wall Street plus the m							
lotes require Interest Only payment(s) on a Monthly							
utstanding, minimum \$25.00. Rates and Terms are s	subject to chang	e without notice. A	II loans are subject t	o credit approval un	der the underwriting	guidelines of First	National Bank.
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