



Fixed Loan Rates

63 Franklin Street, Boston, MA 02110-1301

Phone: 617-478-4000

Toll-free: 800-444-BANK (2265)

Fax: 617-439-4548

as of **March 10, 2010**

(subject to change without notice)

e-mail: consumerloans@wainwrightbank.com

Website: www.wainwrightbank.com

Loan Type	Points	Interest Rate	Annual Percentage Rate	Monthly Payment Per \$1,000	Other	
WB&T 30 Year Fixed Portfolio Product (Loans to \$2,000,000)	2	5.500%	5.850%	\$5.68	N/A	
	1	5.750%	6.010%	\$5.84	N/A	
	0	6.000%	6.170%	\$6.00	N/A	
30 Year Fixed Conforming(4)	2.000	4.625%	4.950%	\$5.14	Additional adjustments may apply. Contact a	
	1.000	4.750%	4.988%	\$5.22	Residential Loan Officer for details.	
	0	4.875%	5.025%	\$5.29	Not eligible for Relationship Discount	
15 Year Fixed Conforming(4)	2.000	4.125%	4.593%	\$7.46	Additional adjustments may apply. Contact a	
	1.000	4.250%	4.566%	\$7.52	Residential Loan Officer for details.	
	0	4.375%	4.539%	\$7.59	Not eligible for Relationship Discount	
The Soft Second Loan - 30 Year Fixed Rate	0	5.500%	5.661%	\$5.68	For more information visit: http://www.mhp.net	
The Refinance Loan (1,2,3) (Minimum \$75,000)	10 YR Fixed	0	4.750%	4.750%	\$10.48	No Closing Costs Appraisal fee of \$300-\$750, (if applicable)
	15 YR Fixed	0	4.990%	4.990%	\$7.90	
	20 YR Fixed	0	5.750%	5.750%	\$7.02	
Home Equity Loan (1,2,3) (Minimum \$5,000 & Maximum \$417,000)	5 YR Fixed	0	4.700%	4.700%	\$18.73	For information on The Green Loan program visit us at: http://www.wainwrightbank.com
	10 YR Fixed	0	4.750%	4.750%	\$10.48	
	15 YR Fixed	0	4.990%	4.990%	\$7.90	
Personal Loans - 3 Year (36 month) Term (1) (Unsecured)	0	12.500%	12.500%			
Hybrid Auto Loans (1) 2009 to 2010 models	Up to 5 YR Term	0	6.250%	6.250%	\$19.45	10% Down payment Required
	Up to 6 YR Term		7.250%	7.250%	\$17.17	
Auto Loans (New) (1) 2009 to 2010 models	Up to 5 YR Term	0	6.750%	6.750%	\$19.68	10% Down payment Required
	Up to 6 YR Term		7.750%	7.750%	\$17.41	
Auto Loans (Used) (1) 2008 to 2009 models	Up to 5 YR Term	0	7.000%	7.000%	\$19.80	20% Down payment Required
	Up to 6 YR Term		8.000%	8.000%	\$17.53	
Auto Loans (Used) (1) 2006 to 2007 models	Up to 4 YR Term	0	7.000%	7.000%	\$23.95	20% Down payment Required
	Up to 5 YR Term		8.000%	8.000%	\$20.28	

Please contact the Bank for rates without automatic deduction.

1-4 family owner occupied residences only; property insurance required; flood insurance may be required. APR calculated on 80% loan-to-value for a \$100,000 loan.

Pre-payment penalty may apply.

- This rate requires auto deduction of monthly payments from a Wainwright checking account. Contact the Bank for rates without auto deduction. Rate may increase after consummation.
- Not available on homes currently for sale or intended to be sold within 6 months of closing. Consult tax advisor regarding the deductibility of insurance.
- No closing cost feature is based on use of automated valuation models (AVM). Title insurance is required without the existence of a 1st mortgage from a regulated mortgage provider.
- Assumes 20% down payment purchase of owner occupied single family dwelling, and borrowers with FICO scores greater than 740. Adjustments may apply.

These rates are subject to market and are therefore indicative only as of the time this rate sheet was published.

Please call and ask for one of our Loan Officers for live, custom rate quote. Loans must meet secondary market guidelines, and the loan will be sold.

Payments will be collected by a servicer other than Wainwright Bank. Indicative pricing only. 45 day rate lock.

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Member FDIC



Equal Housing Lender



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Adjustable Loan Rates

as of **March 10, 2010**
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Website: www.wainwrightbank.com

Loan Type	Points	Interest Rate	Annual Percentage Rate	Initial Monthly Payment Per \$1,000	Initial Monthly Payment Per \$1,000 After Adjustment ⁽¹⁾
3/1 Year ARM (Adjusts annually after 3 years)	2	3.500%	4.260%	\$4.49	\$4.82
	1	3.750%	4.233%	\$4.63	\$4.83
	0	4.000%	4.206%	\$4.77	\$4.84
5/1 Year ARM (Adjusts annually after 5 years)	2	3.750%	4.295%	\$4.63	\$4.82
	1	4.000%	4.302%	\$4.77	\$4.84
	0	4.250%	4.310%	\$4.92	\$4.86
7/1 Year ARM (Adjusts annually after 7 years)	2	4.875%	4.818%	\$5.29	\$4.93
	1	5.125%	4.855%	\$5.44	\$4.95
	0	5.375%	4.893%	\$5.60	\$4.98
Jumbo 3/1 Year ARM (Adjusts annually after 3 years)	2	3.750%	4.319%	\$4.63	\$4.83
	1	4.000%	4.291%	\$4.77	\$4.84
	0	4.250%	4.264%	\$4.92	\$4.85
Jumbo 5/1 Year ARM (Adjusts annually after 5 years)	2	4.375%	4.532%	\$4.99	\$4.87
	1	4.625%	4.539%	\$5.14	\$4.88
	0	4.875%	4.547%	\$5.29	\$4.90
Jumbo 7/1 Year ARM (Adjusts annually after 7 years)	2	5.125%	4.948%	\$5.44	\$4.95
	1	5.375%	4.985%	\$5.60	\$4.98
	0	5.625%	5.023%	\$5.76	\$5.00
Interest Only Variable Rate Loan (Adjusts annually after 5 years, interest only for first 10 years, 20 year term) [For Qualified Borrowers]	0	6.375%	5.044%	\$5.31	\$3.44
Home Equity Line of Credit (15 YR Term) ^(1,3,4,5) (Minimum Line is \$10,000)	Lines under \$200,000	4.000%	Wall Street Journal Prime Rate	N/A	Other
	Lines under \$499,000	4.000%	3.250%		No Closing Costs
Personal Line of Credit ⁽¹⁾		Current APR	Wall Street Journal Prime Rate		The rate is based off the WSJ Prime Rate plus 5.00%
		8.250%	3.250%		
All Adjustable Rate Mortgages are tied to the one year LIBOR Index		0.868%	margin of	3.250%	1 Year Treasury: 0.340%
Payments are based on a 30 year repayment schedule, unless another term is stated.				Highest Wall Street Journal Prime Rate:	3.250%

1-4 family owner occupied residences only; property insurance required; flood insurance may be required. APR calculated on 80% loan-to-value for a \$100,000 loan. Prepayment penalty may apply.

On all Adjustable Rate Loans, the rate & payment can adjust after the initial fixed period. The adjusted payment shows what the monthly payment could change to based on today's index value.

- This rate requires automatic deduction of monthly payments from a Wainwright checking account. Please contact the Bank for rates without automatic deduction.
- APR calculated on a 95% loan-to-value ratio with private mortgage insurance. Geographic & other various restrictions apply. Contact the Bank for terms.
- Not available on homes currently for sale or intended to be sold within 6 months of closing. Consult tax advisor regarding the deductibility of insurance.
- No closing cost feature is based on use of automated valuation models (AVM). Title insurance is required without the existence of a 1st mortgage from a regulated mortgage provider.
- WSJ Prime Rate minus 1% for lines of \$200,000 or more and the WSJ Prime Rate minus .50% for lines under \$200,000. Subject to minimum rate of 4.00% and max rate of 18%. Requires Personal Relationship account and automatic deduction from a Wainwright checking account. For lines over \$500,000 call for pricing. Rates may change monthly. Promotional rate is for new loans only and not for refinancing of existing loans with Wainwright Bank.



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