

## Fixed Loan Rates

63 Franklin Street, Boston, MA 02110-1301

Phone: 617-478-4000

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

Fax: 617-439-4548

**Effective: September 1, 2010**

(subject to change without notice)

e-mail: [consumerloans@wainwrightbank.com](mailto:consumerloans@wainwrightbank.com)

Website:

[www.wainwrightbank.com](http://www.wainwrightbank.com)

Loan Type	Rate 20% Down- Payment	Points	APR 20% Down- Payment	# of Monthly Payments	Monthly Payment Per \$1,000	Comments	
WB&T 30 Year Fixed Portfolio Product (Loans to \$2,000,000)	5.250%	1	5.426%	360	\$5.52	N/A	
	5.500%	0	5.586%	360	\$5.68		
Payment does not include taxes & insurance. Your payment maybe greater.							
30 Year Fixed Conforming(4)	4.000%	1.000	4.164%	360	\$4.77	Max. Loan \$417,000. Not eligible for relationship discount.	
	4.250%	0.000	4.330%	360	\$4.92		
Payment does not include taxes & insurance. Your payment maybe greater.							
15 Year Fixed Conforming(4)	3.750%	1.000	4.039%	180	\$7.27	Max. Loan \$417,000. Not eligible for relationship discount.	
	3.875%	0.000	4.015%	180	\$7.33		
Payment does not include taxes & insurance. Your payment maybe greater.							
The Soft Second Loan - 30 Year Fixed Rate	5.000%	0	5.084%	360	\$5.37	For more information call & ask for one of our Loan Officers	
Payment does not include taxes & insurance. Your payment maybe greater.							
The Refinance Loan (1,2,3) (Minimum \$75,000)	10 YR Fixed	4.500%	0	4.500%	120	\$10.36	No Closing Costs Appraisal fee of \$300-\$750, (if applicable)
	15 YR Fixed	4.750%	0	4.750%	180	\$7.78	
	20 YR Fixed	5.125%	0	5.125%	240	\$6.67	
Payment does not include taxes & insurance. Your payment maybe greater.							
Home Equity Loan (1,2,3) (Minimum \$5,000 & Maximum \$417,000)	5 YR Fixed	4.450%	0	4.450%	60	\$18.62	For information on The Green Loan program visit: <a href="http://www.wainwrightbank.com">www.wainwrightbank.com</a>
	10 YR Fixed	4.500%	0	4.500%	120	\$10.36	
	15 YR Fixed	4.750%	0	4.750%	180	\$7.78	
Payment does not include taxes & insurance. Your payment maybe greater.							
Personal Loans - 3 Year (36 month) Term (1) (Unsecured)	12.500%	0	12.500%	36	\$33.45		
Hybrid Auto Loans (1) 2009 to 2010 models	Up to 5 YR Term	6.250%	0	6.250%	60	\$19.45	10% Down payment Required
	Up to 6 YR Term	7.250%		7.250%	72	\$17.17	
Auto Loans (New) (1) 2009 to 2010 models	Up to 5 YR Term	6.750%	0	6.750%	60	\$19.68	10% Down payment Required
	Up to 6 YR Term	7.750%		7.750%	72	\$17.41	
Auto Loans (Used) (1) 2008 to 2009 models	Up to 5 YR Term	7.000%	0	7.000%	60	\$19.80	20% Down payment Required
	Up to 6 YR Term	8.000%		8.000%	72	\$17.53	
Auto Loans (Used) (1) 2006 to 2007 models	Up to 4 YR Term	7.000%	0	7.000%	48	\$23.95	20% Down payment Required
	Up to 5 YR Term	8.000%		8.000%	60	\$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 interest.
- 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 detached 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. 45 day rate lock.

Member FDIC



Equal Housing Lender

Rates, Terms and Fees subject to change without notice. Subject to Credit Approval.



# Adjustable Loan Rates

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Loan Type	Rate 20% Down- Payment	Initial Term	Points	Fully Indexed Rate	Subsequent Term	APR 20% Down- Payment
3/1 Year ARM (Adjusts annually after 3 years)  (Max Loan \$523,750)	3.750%	3 Years	0	4.125%	27 Years	4.118%
	Repayment per \$1,000 is 36 payments at			\$4.63	followed by 324 payments of	\$4.83
	Payment does not include taxes & insurance. Your payment may be greater.					
5/1 Year ARM (Adjusts annually after 5 years)  (Max Loan \$523,750)	4.000%	5 Years	0	4.125%	25 Years	4.159%
	Repayment per \$1,000 is 60 payments at			\$4.77	followed by 300 payments of	\$4.84
	Payment does not include taxes & insurance. Your payment may be greater.					
7/1 Year ARM (Adjusts annually after 7 years)  (Max Loan \$523,750)	5.000%	7 Years	0	4.125%	23 Years	4.632%
	Repayment per \$1,000 is 84 payments at			\$5.37	followed by 276 payments of	\$4.94
	Payment does not include taxes & insurance. Your payment may be greater.					
Jumbo 3/1 Year ARM (Adjusts annually after 3 years)	4.000%	3 Years	0	4.125%	27 Years	4.176%
	Repayment per \$1,000 is 36 payments at			\$4.77	followed by 324 payments of	\$4.84
	Payment does not include taxes & insurance. Your payment may be greater.					
Jumbo 5/1 Year ARM (Adjusts annually after 5 years)	4.250%	5 Years	0	4.125%	25 Years	4.250%
	Repayment per \$1,000 is 60 payments at			\$4.92	followed by 300 payments of	\$4.86
	Payment does not include taxes & insurance. Your payment may be greater.					
Jumbo 7/1 Year ARM (Adjusts annually after 7 years)	5.250%	7 Years	0	4.125%	23 Years	4.757%
	Repayment per \$1,000 is 84 payments at			\$5.52	followed by 276 payments of	\$4.96
	Payment does not include taxes & insurance. Your payment may be greater.					
Home Equity Line of Credit (15 YR Term) (1,2,3) (Minimum Line is \$10,000)	4.000%		Lines under \$200,000	N/A	No Closing Costs	
	4.000%		Lines under \$499,000		Appraisal Fee of \$350 to \$750 (if applicable)	
Personal Line of Credit (1)	Current APR	Prime Rate			The rate is based off the WSJ Prime Rate plus 6.00%	
	9.250%	3.250%				

**All Adjustable Rate Mortgages are tied to the one year LIBOR Index. Current Index Value: 0.858% Current Margin: 3.250%**

**Payments are based on a 30 year repayment schedule, unless another term is stated.**

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.

**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. Early termination fee may apply.
- Not available on homes currently for sale or intended to be sold within 6 months of closing. Consult tax advisor regarding the deductibility of interest.
- 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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