



Main Street, Wells River, VT | 802.757.2361 or 800.371.2361

LOAN RATES AUTO & PERSONAL LOANS

Rates Effective as of January 3, 2012

Category	Maximum Loan-to-Value	Maximum Term	Loan Rates	Annual Percentage Rate	Monthly Payment Per \$1000
New Auto Loans ¹					
New Vehicles or vehicles < 5000 MILES	90%	4 Years	6.00%	6.000%	\$23.49
		5 Years	6.00%	6.000%	\$19.33
		6 Years	6.00%	6.000%	\$16.57
Used Auto Loans ¹					
2009 & 2010 2006 to 2008	90%	5 Years	8.00%	8.000%	\$20.27
		4 Years	8.00%	8.000%	\$24.41
Personal Loans and Lines of Credit ²					
Unsecured Personal Loan	N/A	3 Years	13.00%	13.000%	\$33.68
Unsecured Personal Line of Credit (fixed)	N/A	5 year Draw Period	13.00%	13.000%	4% of outstanding balance or \$100, whichever is greater
Unsecured Overdraft Protection (fixed) ³	N/A	5 year Draw Period	13.00%	13.000%	4% of outstanding balance or \$50, whichever is greater

¹ APR's and monthly payments on Autos are based on \$15,000 loan for the maximum term.

² APR's and monthly payments on Unsecured Personal Loan and Personal Line of Credit is based on \$5,000 for the maximum term.

³ APR's and monthly payments on Overdraft Protection Line of Credit is based on \$1000 for the maximum term. Includes a \$15 annual fee and \$2 per transfer fee

Loans of \$4,000 or less may have additional fees. Please contact a lender for APR.

Rates and Programs are subject to change without notice. Other loan products are available and the Annual Percentage Rate may be different when based on different terms and conditions. For more information, please contact us

.25% discount for payments made by automatic payment from a WRSB deposit account is allowed for most Installment Programs

Member FDIC

