

Newtown Savings Bank Loan Program	Term (Months)	Rate	Annual Percentage Rate (APR)*	Monthly Payment Per \$1,000
Debt Consolidation \$1,000 to \$10,000	12	9.990%	11.373%	\$87.91
	24	9.990%	10.721%	\$46.14
	36	9.990%	10.497%	\$32.36
	48	9.990%	10.382%	\$25.36
	60	9.990%	10.312%	\$21.24
Personal \$1,000 to \$25,000	12	11.490%	12.022%	\$88.61
	24	11.490%	11.772%	\$46.84
	36	11.490%	11.689%	\$32.97
	48	11.490%	11.646%	\$26.08
	60	11.490%	11.619%	\$21.99
New Auto** \$10,000 to \$50,000	24	3.990%	4.191%	\$47.98
	36	3.990%	4.131%	\$32.62
	48	3.990%	4.098%	\$24.95
	60	3.990%	4.077%	\$20.35
Used Auto*** Up to \$50,000	24	4.500%	4.704%	\$48.24
	36	4.500%	4.641%	\$32.88
	48	4.750%	4.858%	\$25.33
	60	4.750%	4.838%	\$20.73
New & Used Motorcycles Up to \$20,000	24	3.990%	4.495%	\$43.42
	36	3.990%	4.335%	\$29.52
	48	4.590%	4.854%	\$22.84
	60	5.240%	5.456%	\$18.98
New & Used Boat/RV	24	6.000%	6.236%	\$44.32
	36	6.000%	6.163%	\$30.42
	48	6.000%	6.126%	\$23.49
	60	6.000%	6.103%	\$19.33
Credit Builder Up to \$2,000	12	9.250%	13.906%	\$87.57
	24	9.750%	10.977%	\$46.03
Overdraft Line of Credit Up to \$10,000		15.000%	15.000%	
Cash Reserve Line of Credit Up to \$10,000		15.000%	15.000%	
Collateral Loans NSB Savings or CD Up to 90% of the account balance		3.000% above the SV or CD Rate^		

* APR based on highest loan amount. ** New Auto Less than 10,000 Miles.

*** Used Auto Less than 10 Years Old. ^ Loan Rate adjusts when the related Savings/CD rate changes

Rates as of: 01/28/2019

and is subject to change without notice.