



(516) 873-7171 / (800) 676-5512



## SHADES OF GREEN!

Pick the loan that works for you...

	HOME EQUITY LOANS	UNSECURED LOANS	VEHICLE LOANS
<b>Loan Types:</b>	<a href="#">Equity Express - Fixed-Rates as low as 5.49%APR<sup>1</sup></a>	<a href="#">Fixed-Rate Personal Loan</a>	<a href="#">New Fixed-Rate Auto Loan</a>
	<a href="#">HELOC (Variable) – Intro rate of 3.40%APR<sup>2</sup> With 10 Year draw period</a>		<a href="#">Used Fixed-Rate Auto Loan</a>
	<a href="#">HELOC (Fixed) – Rated as low as 6.25%APR<sup>3</sup> With 5 Year draw period</a>		
<b>Loan Amounts:</b>	\$15,000 to maximum \$500,000	\$500 to maximum \$40,000	\$500 to maximum \$100,000
<b>Green Rate Discount:</b>	0.25%APR* rate discount on posted rate for all Home Equity loan types	0.50%APR* rate discount on posted rate	0.50%APR* rate discount on posted rate
<b>Term:</b>	60 – 360 months (5 - 30 years)	up to 60 months	up to 84 months**
<b>Lock In:</b>	60 days, posted rate on application	60 days, posted rate on application	30 days, posted rate on application
<b>Response time:</b>	24 -48 hours	24-48 hours	24-48 hours

\*APR = Annual Percentage Rate. Rates effective 2/1/10 and subject to change without notice. Rate discount is not reflected in the rate disclosed above. Home equity loans are available in the following states: NY, CT, NJ, VA, MD. 1.No closing costs for loans up to \$100,000 on properties outside NYC and the City of Yonkers; reduced closing costs on properties in NYC and the City of Yonkers. HE Loan: Rates shown are the lowest rates offered for loans with a term of 60 months, LTV below 80% and credit score 730 and above. Other rates and terms are available. If repaid within first year early termination fee applies. 2.HELOC – The introductory rate of 3.40% APR applies for the first threemonths. Thereafter, the APR may vary quarterly based on the prime rate published in The Wall Street Journal plus or minus a margin. Prime rate as of 6/19/09 is 3.25% APR. Maximum APR is Prime + 6.50% APR. Rates can vary quarterly but not to exceed 18% APR or fall below 4.00%, Minimum advance is \$15,000. Offer is for new lines of credit for qualified borrowers. Early termination fee applies within first three years. 3.Fixed-rate HELOC – Rate is fixed for the first five years and then adjusts to Prime plus or minus an agreed upon margin. After five years, rate will adjust quarterly. Early termination fee applies within the first three years. Prime rate as of 6/19/09 is 3.25% APR. Maximum APR is Prime + 7.25%. Rates can increase or decrease quarterly but not to exceed 18% APR or fall below 6.00%. Minimum advance is \$15,000. \*\*84 month term – new vehicle only with minimum \$20,000 financed.

To find out more about The Great Green Race visit [www.thegreatgreenrace.com](http://www.thegreatgreenrace.com)