



LANB

Creating a better way.

Los Alamos National Bank Lending Terms and Fees as of April 16, 2018

Loan Type	Index or Fixed Rate	Margin	Rate	CAP/Floor	Term	Documentation Fee/Point Fee	APR
Home Equity Line of Credit	WSJP	0.50%	5.25% (Floor rate applied)	5.00% floor 12.00% cap	10 year revolving period, 15 year repayment	\$100.00	5.325%
Consumer Construction	Fixed	N/A	4.50% WSJ - .25%	N/A	Up to 12 months	1 Point	6.128%
Developed Lots	WSJP	N/A	4.50% WSJ -.25%	10.50% cap	180 months	½ Point	4.575%
Automobiles-New 2018 or newer	Fixed	N/A	3.00%	N/A	12-72 months	\$50.00	3.170%
Automobiles-Used 2000 year or newer	Fixed	N/A	4.00%	N/A	12-60 months	\$50.00	4.205%
Recreational Vehicles--New 2018 or newer	Fixed	N/A	6.00%	N/A	12-72 months	\$50.00	6.176%
Recreational Vehicles- Used 2000 or newer	Fixed	N/A	7.00%	N/A	12-60 months	\$50.00	7.211%
Deposit Secured Savings account or Certificate of Deposit held at LANB	Effective Annual Yield of Deposit	3.00%	Varies	N/A	Up to 12 months for savings secured or Match maturity date of CD	\$50.00	Varies
Consumer Unsecured	N/A	N/A	9.00%	N/A	12-60 months	\$50.00	9.215%
WSJP = Wall Street Journal Prime Rate							
WSJ Prime Rate = 4.75%							
APR is based on \$10,000.00 and includes financing of the loan documentation fee or points as listed. APR must be disclosed on all customer inquiries							

LANB NMLS # 546116 MEMBER FDIC  Equal Housing Lender