



LANB

Creating a better way.

Los Alamos National Bank Lending Terms and Fees as of June 18, 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% | 5.50% (Floor rate applied) | 5.00% floor 12.00% cap | 10 year revolving period, 15 year repayment | \$100.00 | 5.604% |
| Consumer Construction | Fixed | N/A | 4.75% WSJ - .25% | N/A | Up to 12 months | 1 Point | 6.631% |
| Developed Lots | WSJP | N/A | 4.75% WSJ -.25% | 10.50% cap | 180 months | ½ Point | 4.826% |
| 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 = 5.0% | | | | | | | |
| 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