

# Retail Loan Rate Sheet

Effective 1-10-12

## Home Equity Line of Credit <sup>1</sup>

Variable Rate	APR	Minimum Line Amount	Minimum Initial Advance
For first six months	3.60%	\$25,000	\$10,000

After introductory period, prime minus 0.75% for the life of the line. Rate will not go below 4.00% APR.

## Home Equity Loan <sup>2</sup>

Loan Term	APR	Minimum Loan Amount
5 Years	5.89%	\$25,000
5 Years / 15 Years Amortization	5.89%	\$25,000
10 Years	5.99%	\$25,000
10 Years / 15 Years Amortization	5.99%	\$25,000
15 Years	6.09%	\$25,000

## Automobile Loans <sup>3</sup>

Payment Terms (Months)	New (Current-1 yr.)	Used (1-2 yrs.)	Used (3-4 yrs.)
	APR	APR	APR
12	6.49%	6.99%	7.75%
24	6.49%	6.99%	7.75%
36	6.49%	6.99%	7.75%
48	6.49%	6.99%	N/A

## Personal Installment Loan

Loan Amount	Loan Term	APR	Fees and Conditions
\$5,000-\$25,000	Up to 36 months	15.00%	Loan Document Fee is \$50.00. Auto-debit from Cardinal Bank DDA required.

### <sup>1</sup> Home Equity Line of Credit

Terms and Conditions: Limited time offer. Annual Percentage Rate (APR) effective as of 1-10-12 on Home Equity Lines \$25,000 and above and is subject to change. The 3.60% APR is valid for six months. After six months, the interest rate adjusts to a variable rate equal to the Wall Street Journal Prime Rate minus 0.75% (current APR 4.00%). The minimum APR will not go below 4% and the maximum APR will not exceed 24%. After the initial six months, the rate is subject to change monthly based upon changes in the Wall Street Journal Prime Rate. Direct debit of minimum monthly payments from a Cardinal Bank account is required to obtain this product at this rate. Available for principal residences only located in the Washington metropolitan area. Cooperatives and purchase money loans are not eligible. Rates apply to loan-to-value ratios of up to 80% when the appraised value is \$750,000 or less, 75% when the appraised value is \$750,001 to \$1,250,000 and 65% for First Trust lines of credit. Property insurance is required. No closing costs offer is for standard lines up to \$250,000. If you close your account within 36 months, closing costs must be reimbursed. The minimum line amount is \$25,000, with a minimum initial advance of \$10,000. Offers subject to credit approval and are for new accounts only. Other products and terms may exist for applications which do not qualify under above conditions. Interest paid on home equity account may be tax deductible. Consult your tax advisor regarding tax advantages. Existing HELOC Customers may convert to the new lower APR for a fee of \$500.00 (requires completion of a new credit application). Introductory rate is not offered for these modification requests.

### <sup>2</sup> Home Equity Loan

Terms and conditions: Annual Percentage Rates (APR) effective as of 1-10-12 and are subject to change. Available for principal residences only located in the Washington metropolitan area. Cooperatives and purchase money loans are not eligible. A direct debit of minimum monthly payments from a Cardinal Bank deposit account is required to obtain these products at these rates. Rates apply to loan-to-value ratios of up to 80% when the appraised value is \$750,000 or less and 75% when the appraised value is \$750,001 to \$1,250,000. Home Equity Loan is 5.89% APR for a 5-year term, 5.99% APR for a 10-year term and 6.09% APR for a 15-year term with monthly amortized payments of interest and principal. Payment Examples: \$25,000/5-year term would result in 60 payments of \$482.04. \$25,000/10-year term would result in 120 payments of \$277.44. \$25,000/15-year term would result in 180 payments of \$212.21. \$25,000/10-year home equity loan at a 5.99% APR would have 119 monthly payments of \$210.86 (based on a 15-year amortization) and a final estimated balloon payment of \$11,120.74 at maturity. \$25,000/5-year home equity loan at a 5.89% APR would have 59 monthly payments of \$209.51 (based on a 15-year amortization) and a final estimated balloon payment of \$19,175.97 at maturity. APRs reflect 0.25% discount for automatic debit from a Cardinal Bank checking account. Property insurance is required. No closing costs offer is for standard loans up to \$250,000. If you close your account within 36 months, closing costs must be reimbursed. The minimum loan amount is \$25,000. Offers subject to credit approval and are for new accounts only. Other products and terms may exist for applications which do not qualify under above conditions. Interest paid on home equity accounts may be tax deductible. Consult your tax advisor regarding tax advantages.

### <sup>3</sup> Automobile Loans

Loan Documents and Other Fees: \$50.00 on loans up to \$25,000 / \$100.00 on loans over \$25,000 (plus any out-of-pocket expenses). Direct debit of minimum monthly payments from a Cardinal Bank account is required to obtain this product at this rate.

Additional loans and terms available. Visit any branch or call the Cardinal Loan Center at 703-246-7347 for more information.



Member FDIC

