Retail Loan Rate Sheet

Effective 3-4-16

Home Equity Line of Credit [1]

Variable Rate	APR	Minimum Line Amount	Minimum Initial Advance
For first twelve months	2.29%	$25,000	$10,000

After introductory period, prime minus 0.25% for the life of the line. Rate will not go below 3.25% APR.

Home Equity Loan [2]

Loan Term – LTV Up to 80%	APR	Minimum / Maximum Loan Amount
5 Years Fully Amortizing	2.99%	$25,000 / $1,000,000
10 Years Fully Amortizing	3.59%	$25,000 / $1,000,000
15 Years Fully Amortizing	4.09%	$25,000 / $1,000,000
Loan Term – LTV 81% - 89%	**APR**	**Minimum / Maximum Loan Amount**
5 Years Fully Amortizing	3.19%	$25,000 / $200,000
10 Years Fully Amortizing	3.79%	$25,000 / $200,000
15 Years Fully Amortizing	4.29%	$25,000 / $200,000

Automobile Loans

Payment Terms (Months)	New (Current–1 yr.)	Used (1–2 yrs.)	Used (3–4 yrs.)
	APR	APR	APR
12	5.74%	6.24%	7.00%
24	5.74%	6.24%	7.00%
36	5.74%	6.24%	7.00%
48	5.74%	6.24%	N/A
60	5.74%	N/A	N/A
72	6.00%	N/A	N/A

Personal Installment Loan

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

[1] Home Equity Line of Credit

Terms and Conditions: Limited time offer. **Annual Percentage Rate (APR)** effective as of 3-4-16 on Home Equity Lines $25,000 and above and is subject to change. **With Auto Debit** of Minimum Monthly Payments from a Cardinal Bank deposit account: The 2.29% APR is valid for twelve months. After twelve months, the interest rate adjusts to a variable rate equal to the Wall Street Journal Prime Rate minus 0.25% (current APR 3.25%). The minimum APR will not go below 3.25% and the maximum APR will not exceed 24%. After the initial twelve 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. **Without Auto Debit** of Minimum Monthly Payments from a Cardinal Bank deposit account: The 2.29% APR is valid for twelve months. After twelve months, the interest rate adjusts to a variable rate equal to the Wall Street Journal Prime Rate plus 0.25% (current APR 4.75%). The minimum APR will not go below 4.75% and the maximum APR will not exceed 24%. After the initial twelve months, the rate is subject to change monthly based upon changes in the Wall Street Journal Prime Rate. No direct debit is required. 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, 70% when the appraised value is between $1,250,001 to $1,500,000 and 65% when the appraised value is between $1,500,001 to $2,000,000. There is a 65% maximum LTV for First Trust lines of credit. Property insurance is required. No closing costs offer is for standard lines up to $250,000. Title insurance and/or appraisal may be required. We cap the maximum property value at $2,000,000. 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 required for standard loan closing costs up to $250,000 loan amounts to be covered by Cardinal Bank. 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 modify 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. The Home Equity Line of Credit product has an annual $50 fee.

[2] Home Equity Loan

Terms and conditions: **Annual Percentage Rates (APR)** effective as of 3-4-16 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. APRs reflect 0.50% discount for automatic debit from a Cardinal Bank checking account. Rates apply to loan-to-value ratios of up to 80% when the property appraised value is up to $2,000,000 and the maximum loan amount is $1,000,000. Rates apply to loan-to-value ratios of up to 89% when the property appraised value is up to $2,000,000 and the maximum loan amount is $200,000. The minimum loan amount is $25,000. There is a 65% maximum LTV for first trust loans. We cap the maximum property value at $2,000,000. Payment examples include principal and interest. Payment Examples for 80% LTV loans: $25,000/5-year term would result in 60 payments of $449.12. $25,000/10-year term would result in 120 payments of $248.31. $25,000/15-year term would result in 180 payments of $186.07. Payment Examples for 81%-89% LTV loans: $25,000/5-year term would result in 60 payments of $451.35. $25,000/10-year term would result in 120 payments of $250.66. $25,000/15-year term would result in 180 payments of $188.62. Payments do not include taxes or insurance premiums. Property insurance is required. No closing costs offer is for standard loans up to $250,000 with initial $10,000 advance. Title insurance and/or appraisal may be required. If you close your account within 36 months, closing costs must be reimbursed. 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.

Rates, terms, fees and other conditions may apply. All loans are subject to approval.

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

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