



"WHERE THE CUSTOMER IS OUR FIRST PRIORITY"

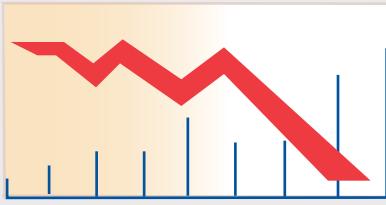
communicate
co-exist
collaborate

HISTORY OF **INTEREST RATE SINCE 1953**

67 year historical Interest rate chart: Current Rate For January: **2015 Rate: 3.66**

Year	Rate	Year	Rate	Year	Rate	Year	Rate
1953	3.25	1971	7.48	1985	12.43	1999	7.44
1954	3	1972	7.38	1986	10.19	2000	8.05
1955	3.5	1973	8.04	1987	10.21	2001	6.97
1956	3.75	1974	9.19	1988	10.34	2002	6.54
1957	4.5	1975	9.05	1989	10.32	2003	5.83
1958	4	1976	8.87	1990	10.13	2004	5.84
1959	5	1977	8.85	1991	9.25	2005	5.87
1960	4.5	1978	9.64	1992	8.39	2006	6.41
1965	5	1979	11.20	1993	7.31	2007	6.34
1966	5.5	1980	13.74	1994	8.38	2008	6.03
1967	5.75	1981	16.63	1995	7.93	2009	5.04
1968	6.75	1982	16.04	1996	7.81	2010	4.69
1969	8.50	1983	13.24	1997	7.6	2011	4.32
1970	7.25	1984	13.88	1998	6.94	2012	3.89
2013	3.75	2014	4.30				

BASED ON AN
INTEREST RATE OF
4.32%



100,000	Monthly payment of:	\$496.05
200,000	Monthly payment of:	\$992.09
300,000	Monthly payment of:	\$1,488.14
400,000	Monthly payment of:	\$1,984.19
500,000	Monthly payment of:	\$2,480.83
600,000	Monthly payment of:	\$2,976.28
700,000	Monthly payment of:	\$3,472.33
700,000	Monthly payment of:	\$3,968.37
900,000	Monthly payment of:	\$4,464.42
1,000,000	Monthly payment of:	\$4,960.47