

Current Rates for Consumer Loans		
<u>Home Equity Loan</u>		
Loan to Value up to 85% - First or Second Position Lien on Primary or Secondary Home		
Term	Rate	
up to 60 months	5.99%	with RFBK account
61 - 84 months	5.99%	with RFBK account
85 - 120 monts	6.24%	with RFBK account
121 - 180 months	6.49%	with RFBK account
181 - 240 months	7.50%	with RFBK account
241 - 300 months	7.55%	with RFBK account
300 - 360 months	7.65%	with RFBK account
<u>Home Equity Loan - Investment or Rental Property</u>		
Loan to Value up to 70% - First or Second Position Lien on Investment or Rental Property		
Term	Rate	
up to 60 months	7.49%	with RFBK account
61 - 84 months	7.49%	with RFBK account
85 - 120 monts	7.49%	with RFBK account
121 - 180 months	7.49%	with RFBK account
181 - 240 months	7.49%	with RFBK account
241 - 300 months	7.99%	with RFBK account
300 - 360 months	8.25%	with RFBK account
<u>Home Equity Line of Credit</u>		
Loan to Value up to 85% - First or Second Position Lien on Primary or Secondary Residence - 15 Year Draw Period - Minimum Loan Amount \$5,000		
Loan Amount	Rate	
up to \$74,999	Wall Street Journal Prime + 1.00%	with RFBK account
\$75,000 and over	Wall Street Journal prime + 0.74%	with RFBK account
<u>Auto Loan "NEW"</u>		
2010 Model		
Term	Rate	
12 - 60 months	6.90%	with RFBK account
<u>Auto Loan "USED"</u>		
Term	Model Year	Rate
6 - 48 months	2010 & Demo	7.65%
6 - 42 months	2008 - 2009	7.65%
6 - 36 months	2006 - 2007	7.65%
6 - 30 months	2005	7.65%

<u>Unsecured Installment Loan</u>		
Term	Rate	
up to 36 months * \$500 - \$1,499	12.24%	with RFBK account
up to 36 months * \$1,500 - \$4,999	12.24%	with RFBK account
up to 36 months * 5,000 and over	12.24%	with RFBK account
<u>Unsecured Line of Credit</u>		
5 Year Draw Period		
Loan Amount	Rate	
\$1,000 - \$25,000	Wall Street Journal Prime + 2.25%	with RFBK account
\$25,001 - \$100,000	Wall Street Journal Prime + 1.25%	with RFBK account
<u>Deposit Secured Loan</u>		
Required Balance - 105% of Loan Amount		
Term	Rate	
up to 120 months	Deposit Account Rate + 2.00%	with RFBK account
Loan Amount	Rate	
\$500 and over		12.99%
<p>* Interest rates are for a maximum loan to value (LTV) of 85%.</p> <p>* Primary or secondary (vacation home) residences only. Eligible property types include single family, duplex/semi-attached, row homes, town homes and condominiums.</p> <p>* Collateral insurance required with Republic First Bank listed as loss payee. Flood insurance required if property is determined to be in a flood hazard area. Right to cancel required if property is owner occupied.</p> <p>* Title insurance required for loans over \$100,000</p> <p>* Annual Percentage Rate listed requires automatic payment deduction (APD) from a Republic First Bank account. Add 0.50% for loans without APD.</p> <p>* For Qualified Borrowers Only.</p>		