

GSB HOME EQUITY & CONSUMER LOAN RATE SHEET as of July 7, 2010

Home Equity Lines of Credit:

| Floating Rate Line of Credit Commitment Amounts | Term | Rate | Payment Method |
|---|-----------|---------------|--|
| \$10,000 - \$25,000 | 60 Months | Prime + 1.25% | Interest only – balance of indebtedness due at end of 5 years – payment based on current rate and balance of credit line |
| \$25,001 - \$100,000 | 60 Months | Prime + 0.5% | |
| \$100,001 - \$250,000 | 60 Months | Prime + 1.0% | |

Fixed Rate Home Equity Loans:

| Fixed Rate Loan Amounts | Max Term | Annual Percentage Rate (APR) | Payment per \$10,000 (based on max term) |
|-------------------------|------------|------------------------------|--|
| \$10,000 - \$250,000 | 60 Months | 6.25% | \$194.49 |
| \$10,000 - \$250,000 | 120 Months | 6.75% | \$114.82 |
| \$10,000 - \$250,000 | 180 Months | 7.00% | \$89.88 |

- **Home Equity Lines of Credit and Fixed Rate Home Equity Loans available only on owner-occupied residences and for customers with a current core GSB Checking Account.**
- Variable rates are based on the Prime Rate, plus the margin, as published in the Wall Street Journal, subject to the Minimum and Maximum APR. The current Prime rate is 3.25%. **Maximum APR is 21%. Minimum APR is 4%.**
- **\$300 application fee** applies to both Home Equity Lines of Credit and Fixed Rate Home Equity Loans.
- Early termination fee equal to the greater of \$300 or 0.2% of the commitment amount applies if line of credit closed within 3 years of opening.
- Approval depends on the appraised home value, applicant's income, total indebtedness, and credit history. Consult your tax advisor regarding interest deductibility. Property insurance required.

Maximum LTV = 70% for lines and loans up to \$100,000. Maximum LTV = 60% for lines and loans in excess of \$100,000. LTV calculation: (Appraised value of home x Max LTV) – (current outstanding balance of 1st mortgage) = Maximum line amount or fixed rate loan amount.

AUTOMOBILE LOANS:

| YEAR OF VEHICLE | MAX TERM | Annual Percentage Rate (APR) | Payment per \$10,000 (based on apr & max term) |
|-----------------|-----------|------------------------------|--|
| 2010 | 60 months | 6.250% | \$194.49 |
| 2009 | 60 months | 7.000% | \$198.01 |
| 2008 | 60 months | 7.250% | \$199.19 |
| 2007 | 54 months | 7.500% | \$218.76 |
| 2006 | 48 months | 7.750% | \$242.96 |
| 2005 | 36 months | 8.000% | \$313.36 |

- *Used Car Mileage Limitation = 60,000 ; Bank policy is that we do not refinance any existing GSB auto loan. Down payments of 10% to 15% generally required.*

OTHER LOANS:

| LOAN TYPE | MAX. TERM | Annual Percentage Rate (APR) | Payment per \$1,000 (based on customer rate & max term) |
|--------------------------------|-----------|------------------------------|---|
| Unsecured \$2,000 minimum | 24 Months | 12.75% | \$47.42 |
| CD Loans \$2,000 minimum | 60 Months | CD Rate + 2 ¼% | \$18.99 (based on 60 months and 5.25%) |
| Stock Loans \$2,000 minimum | 36 Months | Prime + 1 ¼% | \$30.65 (based on 36 months and 6.50%) |
| Chek-Credit | N/A | 20.4% | |
| Advantage Credit Line | N/A | Prime + 3.9% | |

- *12 month maximum term for unsecured loans where purpose is tax payment or vacation*
- *Term of CD loan should match term of CD; no beneficiaries on CD's*
- *Loans offered to customers with a current GSB Account.*



Current Prime Rate = 3.25%

Member FDIC