

HOME EQUITY LINE OF CREDIT DISCLOSURES

Income and credit qualifications apply. Advertised rates are subject to Peoples First Savings Bank credit criteria; certain conditions and restrictions apply and are applicable only to new qualifying lines with an 80% or less combined-loan-to-value ratio (CLTV). Interest rates may vary and are indexed to the Prime Rate as published on the last business day of the month in the Wall Street Journal. On home equity lines of credit, a \$5,000.00 initial draw is required to receive the introductory rate. Rates are subject to change at any time without notice and may be higher or lower than the current rate offered. Other fees and restrictions may apply. Advertised line rate is valid only on lines of \$5,000.00 to \$100,000.00 with a maximum 80% CLTV. The APR on variable rate lines may increase or decrease, not to exceed 25%. A \$250.00 prepayment fee will be charged if the line is closed before its second anniversary date. A lien release fee may be required upon closing of the credit line. No closing costs offer is subject to Peoples First Savings Bank credit criteria and certain conditions and restrictions apply. Customers who do not meet certain credit criteria are not eligible for this offer. Borrower is responsible for a \$50 annual fee after the first year. Property and flood insurance may be required. Other fees and restrictions may apply. Member FDIC.