

Bank Rates

	PERSONAL LOAN	NEW CAR LOAN	USED CAR LOAN	FIXED MRTG	VARIABLE MRTG	HOME EQUITY
BANK OF WESTERN MASS	n/a	n/a	n/a	6.413	6.472	n/a
EASTHAMPTON SAVINGS	14.00	5.74	5.74	6.19	6.51	7.00
FLORENCE SAVINGS	14.00	6.25	6.25	6.22	6.705	5.99
FREEDOM CREDIT UNION	13.00	5.75	5.75	6.50	7.14	7.25
GREENFIELD COOP	14.50	5.49	6.49	6.082	6.421	5.25
GREENFIELD SAVINGS	n/a	9.000	9.000	6.093	6.383	7.500
NORTHAMPTON COOP	n/a	6.000	6.500	6.09	7.06	5.99
UMASS 5-COLLEGE CREDIT UNION	13.50	5.74	5.49	6.20	6.39	7.50

Personal loan: \$2,500 loan, unsecured, 24 months; **New car loan:** \$6,000 loan, 20%-25% down, 48 months; **Used car loan:** \$2,500 loan, 20%-25% down, 36 months (two-year-old car); **Fixed mortgage:** \$50,000 loan, 20%-25% down, 25-30 years.; *****Fixed rate mortgage** available with different maturity; **Variable mortgage:** \$50,000 loan, 20%-25% down, 25-30 years.; **Home Equity:** Contact bank for terms; (f)-fixed rate, (v)-variable rate.

– Indicates service not offered by bank

**Fixed introductory rate

Mortgage rates are given as the annual percentage rate (APR), the actual cost of credit to the borrower, including interest, points and certain other charges, expressed as a yearly rate and calculated over the life of the loan.

Some banks may change their rates without notice.

	SUPER NOW	MONEY MARKET	3 YEAR CD	2 YEAR CD	1 YEAR CD	6 MON CD	90 DAY CD
BANK OF WESTERN MASS	n/a	n/a	n/a	n/a	n/a	n/a	n/a
FREEDOM CREDIT UNION	.10/.10	3.93/4.00	4.40/4.50	4.49/4.60	4.73/4.85	4.73/4.85	n/a
GREENFIELD COOP	n/a	1.04/1.04	4.12/4.20	4.02/4.09	3.93/4.00	2.47/2.50	1.25/1.25
GREENFIELD SAVINGS	1.50/1.51	0.70/0.70	3.45/3.50	2.96/3.00	2.23/2.25	1.79/1.80	1.49/1.50
NORTHAMPTON COOP	n/a	2.47/2.50	3.50/3.56	3.25/3.30	3.00/3.04	1.25	2.75
UMASS 5-COLLEGE CREDIT UNION	n/a	2.60/2.63	4.86/4.95	4.81/4.90	4.66/4.75	4.30/4.30	4.00/4.00

CD rates: based on \$2,500 deposits; smaller deposits may be available.

** Simple interest.

First number/Second number: Annual Rate/Effective Yield.