

## **COMMUNITY REINVESTMENT ACT NOTICE**

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Manager, Division of Supervision and Consumer Protection, FDIC, 300 South Riverside Plaza, Protection Suite 1700, Chicago IL 60606. You may send written comments about our performance in helping to meet community credit needs to Greg Smitley, President/CEO, The Hicksville Bank, 144 E. High St., PO Box 283, Hicksville, OH 43526 and FDIC Regional Manager. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Empire Bancshares, Inc., a bank holding company. You may request from the Federal Reserve Bank of Cleveland, 1455 E. Sixth St. and Superior Ave., Cleveland, OH 44114, an announcement of applications covered by the CRA filed by bank holding companies.

**THE HICKSVILLE BANK  
2025 CRA ASSESSMENT AREA #1**

**OHIO**

**DEFIANCE COUNTY**

Census Tract 9582 Milford Twp.; Farmer Twp.; Washington Twp. (Ney); Hicksville Twp.  
Census Tract 9583 Hicksville Twp. (Hicksville)  
Census Tract 9584 Delaware Twp. (Sherwood); Mark Twp.

**WILLIAMS COUNTY**

Census Tract 9502 Florence Twp. (Edon, Blakeslee); Northwest Twp.  
Census Tract 9505  
Census Tract 9506  
Census Tract 9507  
Census Tract 9508 Center Twp.  
Census Tract 9509 St. Joseph Twp. (Edgerton)

**PAULDING COUNTY**

Census Tract 9602

**THE HICKSVILLE BANK  
2025 CRA ASSESSMENT AREA #2**

**INDIANA**

**DEKALB COUNTY**

Census Tract 201 Troy Twp.; Franklin Twp. (Hamilton); Smithfield Twp. (Ashley);  
Fairfield Twp.  
Census Tract 202 Grant Twp. (Waterloo); Richland Twp. (Corunna)  
Census Tract 203 Stafford Twp.; Wilmington Twp. (Butler)  
Census Tract 204 Union Twp.  
Census Tract 205 Union Twp. (Auburn)  
Census Tract 206.01 Altona  
Census Tract 206.02 Garrett  
Census Tract 207 Butler Twp.  
Census Tract 208 Newville Twp. (Newville); Concord Twp. (St. Joe); Spencer Twp.;  
Jackson Twp.

**ALLEN COUNTY**

Census Tract 101 Scipio Twp.; Springfield Twp.  
Census Tract 102.02  
Census Tract 10815 St. Joesph Township  
Census Tract 109.00 Maumee Township, (Woodburn)



HOURS OF OPERATION  
HICKSVILLE – 144 E. High St., Hicksville, OH  
(419) 542-7726

LOBBY

Monday, Tuesday, Wednesday 9:00 a.m. – 4:00 p.m.  
Thursday, Saturday 9:00 a.m. – 12:00 p.m.  
Friday 9:00 a.m. – 5:00 p.m.

DRIVE-THRU

Monday, Tuesday, Wednesday, Thursday 8:30 a.m. – 5:00 p.m.  
Friday 8:30 a.m. – 5:30 p.m.  
Saturday 8:30 a.m. – 12:00 p.m.

EDGERTON – 304 N. Michigan, Edgerton, OH  
(419) 298-2353

LOBBY

Monday, Tuesday, Wednesday 9:00 a.m. – 4:00 p.m.  
Thursday, Saturday 9:00 a.m. – 12:00 p.m.  
Friday 9:00 a.m. – 5:00 p.m.

DRIVE-THRU

Monday, Tuesday, Wednesday, Thursday 8:30 a.m. – 5:00 p.m.  
Friday 8:30 a.m. – 5:30 p.m.  
Saturday 8:30 a.m. – 12:00 p.m.

AUBURN – 1130 W. Fifteenth St., Auburn, IN  
(260) 927-1700

LOBBY

Monday, Tuesday, Wednesday, Thursday 9:00 a.m. – 4:00 p.m.  
Friday 9:00 a.m. – 5:00 p.m.  
Saturday 9:00 a.m. – 12:00 p.m.

DRIVE-THRU

Monday, Tuesday, Wednesday, Thursday 8:30 a.m. – 5:00 p.m.  
Friday 8:30 a.m. – 5:30 p.m.  
Saturday 9:00 a.m. – 12:00 p.m.

GRABILL – 13613 Fairview Dr., Grabill, IN  
(260) 240-4771

LOBBY

Monday, Tuesday, Wednesday 9:00 a.m. – 5:00 p.m.  
Thursday 9:00 a.m. – 12:00 p.m.  
Friday 9:00 a.m. – 5:00 p.m.  
Saturday 9:00 a.m. – 12:00 p.m.

DRIVE-THRU

Monday, Tuesday, Wednesday 8:30 a.m. – 5:00 p.m.  
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Friday 8:30 a.m. – 5:30 p.m.  
Saturday 8:30 a.m. – 12:00 p.m.

THE HICKSVILLE BANK  
Deposit Services

1. CERTIFICATE OF DEPOSITS (CD's) - \$500.00 minimum – 91 day, 182 day; 9 month; 12 month; 18 month; 24 month; 30 month; 36 month; 48 month; 60 month; and periodic “odd term” CD's and CD specials. 24 month Youth CD with a minimum of \$100.00. We also offer various CD products through IntraFi (a/k/a CDRS).
2. INDIVIDUAL RETIREMENT ACCOUNTS (IRA's) – 6 month (fixed only); 12 month (fixed only); 18 month (fixed or variable); 24 month (fixed only); 30 month (fixed only); 36 month (fixed only); and 48 month (fixed only).
3. CHECKING ACCOUNTS – Personal, business & administrative. We offer Hometown Checking, SUPER NOW and Value Plus checking along with Choice Checking and Get Started Choice Checking. Also, Free Checking is available to non-profit organizations.
4. SAVINGS ACCOUNTS – Hometown Savings, Regular Savings, Regular Statement savings, and POWER savings. We also offer Christmas Club accounts.
5. INSURED MONEY MARKET ACCOUNTS – Hometown Money Market Account
6. AUTOMATED TELLER – 24-hour ATM machine at our Hicksville, Edgerton, and Auburn locations.
7. OTHER SERVICES OFFERED – Telebanking, Commercial Electronic Banking System, Merchant Capture Deposit, Online Banking, Bill Pay, E-statements, Mobile Banking, Mobile Deposit, ATM/Debit Card, Manage My Card, Business Debit Card, Direct Deposit, Overdraft Protection, Safe Deposit Boxes, Bank by Mail, Night Depository, Wire Transfers, Notary Service, Money Orders, Cashier Checks, Holiday Currency Gift Envelopes, Photocopies, Merchant MasterCard/VISA Referral Program, Fax Services, Collection Agency on Real Estate Taxes, Consumer & Business Visa Credit Card Agent Program, Display area for products or projects and Free Parking including horse drawn vehicles.
8. FDIC INSURANCE – Each depositor is insured to at least \$250,000 by the Federal Deposit Insurance Corporation (FDIC).

## TYPES OF CREDIT OFFERED

by  
The Hicksville Bank

### COMMERCIAL LOANS

1. Short-term and intermediate-term secured and unsecured loans to businesses and individuals may be offered where an adequate earnings history and net worth are evidenced.
  - a. For secured loans, the appropriate security can include:  
(1) inventory; (2) accounts receivable; (3) machinery; (4) equipment; (5) marketable securities; (6) savings; (7) certificates of deposits; (8) business or residential real estate; (9) or surrender value of life insurance.
2. Letters of Credit.

### FARM LOANS

1. Short-term and intermediate-term secured and unsecured loans to farmers where an adequate earnings history and net worth are evidenced.
  - a. For secured loans, the appropriate security can include:  
(1) livestock; (2) machinery; (3) equipment; (4) crops; (5) or real estate.
2. First mortgages on farm land and improvements.

### CONSUMER LOANS

1. Secured and unsecured installment loans to individuals, based upon determination of credit worthiness and income adequacy.
  - a. For secured loans, the appropriate security can include:  
(1) automobiles; (2) trucks; (3) mobile homes; (4) boats;  
(5) first and second liens on real estate; (6) savings accounts;  
(7) certificates of deposits; (8) recreation vehicles; (9) marketable securities; (10) cash surrender value of life insurance; (11) or motorcycles, etc.

### REAL ESTATE LOANS

1. Mortgages for principal residences, vacation homes or income property.
2. Home-improvement loans.
3. Home-equity loans.



# The Hicksville Bank

*"Your Hometown Bank"*

**Effective April 1, 2025, we will be adjusting the following fees...**

Account Activity Printout	\$3
Account Research	\$30/hour
Advantage Line DDA Acct. Fax Request	\$3
Cashier's Check - Customer	\$6
Cashier's Check - Non-Customer	\$12
Money Order	\$5
Money Order - Non-Customer	\$10
NSF Return Item	\$35/item
Overdraft Paid Item	\$35/item
Stop Payment	\$35/request
Statement with Images	\$6
Temporary Check	\$1
Incoming Wire	\$15
Outgoing	\$25
Foreign Check Processing	\$35
Pending Signature Card > 30 Days	\$12/month
Savings Account NSF	\$35
Photocopy - Customer	\$1/copy
Photocopy - Non-Customer	\$2/copy
Night Depository Bag	\$12 annual/bag
Notary Fee - Regulated by State Law	\$5
Escheatment	\$20
Medallion Signature Guarantee - Customers Only	\$10
Foreign Currency Order	\$65
Safe Deposit Box are available at our Hicksville, Edgerton, and Auburn locations. Rental fees vary based on the size of the box.	
Safe Deposit Box Late Payment	\$15
Safe Deposit Box Lost Key	\$100
Safe Deposit Box Lock Drilling	\$200



**BRANCHES OPENED/CLOSED WITHIN CURRENT YEAR & LAST 2 YEARS**

<u>YEAR</u>	<u>OPENED</u>	<u>CLOSED</u>
2025	None	None
2024	13613 Fairview Drive Grabill, IN 46741	None
2023	None	Closed LPO at 16838 SR 37, Harlan, IN
2022	None	None
2021	None* *Opened Loan Production Office At 16838 SR 37, Harlan, IN	None
2020	None	None
2019	None	None
2018	None	None

Geographies included on CRA Assessment Area Report



**THE HICKSVILLE BANK**

**LOANS TO DEPOSIT RATIO**

<b><u>QUARTER END 2024</u></b>	<b><u>LOANS</u></b>	<b><u>DEPOSITS</u></b>	<b><u>RATIO</u></b>
March	\$116,271,869	\$171,663,457	67.73%
June	\$119,214,918	\$173,123,040	68.86%
September	\$127,204,564	\$187,263,673	67.93%
December	\$133,776,103	\$191,518,351	69.85%

# CONSUMER RATES

12/31/2024

**PRIME RATE = 7.50% (Effective 12/19/24)**

CONSUMER MISC COLLATERAL	AUTO/TRUCK	72 Mo		66 Mo		60 Mo		48 Mo		36 Mo	
		Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR
	New/Untitled	7.990%	8.297%	7.890%	8.222%	7.690%	8.050%	7.490%	7.931%	6.990%	7.563%
	2023-2022	N/A	N/A	7.990%	8.322%	7.890%	8.251%	7.690%	8.131%	7.190%	7.764%
	2021-2019			N/A	N/A	8.090%	8.452%	7.890%	8.332%	7.490%	8.065%
	2018-2017					8.290%	8.733%	7.890%	8.466%		
	2016-2015			8.890%	9.336%	8.490%	9.069%				
	2014-2013			N/A	30 Mo	8.950%	9.639%				
	2012-2010 (TRUCK/SUV)				30 Mo	11.950%	12.652%				
	Older than 2013 (AUTO)				30 Mo	11.950%	12.652%				
	MISC SECURED (RV, Boat, M/C)			<i>For Rate &amp; APR, Use Corresponding New or Used Auto Rate/Term + 0.90% Fixed</i>							
	SAVINGS/CD	Term to CD		CD Rate +3.0% Fixed							
	UNSECURED			Rate	APR	Unsecured Minimum Credit Score 700					
	Single Pay Note	Term Varies		14.900%	24.546%	21% Max APR for Indiana					
	Installment	36 Mo Max		15.500%	18.663%	25% Max APR for Ohio					

**0.25% DISCOUNT FOR AUTO PAY FROM A THB DEPOSIT ACCOUNT ON ALL NON-REAL ESTATE LOANS!**

NOTE	ALL CONSUMER CREDIT SCORE PRICING TIERS	740+	Posted Rate	No Adjustment Needed
		720-739	+ 0.25%	*Exceptions <b>may</b> be granted for credit scores below 660.  * Requires Senior Officer Approval  <b>&lt; 660 IS A POLICY EXCEPTION!</b>
		700-719	+ 0.50%	
		670-699	+ 1.00%	
		660-669	+ 2.00%	
		<660*	+ 3.00% Min	
		No Credit Score	+ 0.50%	

# COMMERCIAL & AG RATES

*Pricing varies with other credit factors, including but not limited to financial strength, collateral & term.*

## AG

Operating Lines of Credit	Rate = Prime + 0 to Prime + 4.0% (Fixed or Variable)			
Term Debt (7 Year Term Available Only if >\$200K)	1 Yr 7.59%	3 Yrs 7.79%	5 Yrs 7.99%	*7 Yrs 8.29%

## COMMERCIAL

Operating Lines of Credit	Rate = Prime + 0 to Prime + 4.0% (Fixed or Variable)			
Term Debt (7 Year Term Available Only if >\$200K)	1 Yr 8.09%	3 Yrs 8.29%	5 Yrs 8.49%	*7 Yrs 8.69%

NOTE	Owner/Guarantor Credit Grade Pricing	2 Grade	-0.50%	Grades 5 & 6 require President's Approval
		3 Grade	- 0.25%	
		4 Grade	Posted Rate	
		4W Grade	+ 0.50 to 2.0%	

# REAL ESTATE RATES

**PRIME RATE = 7.50% (Effective 12/19/24)**

		10 & 15 YR Fixed		20, 25, & 30 YR Fixed		FHLB Rates Updated <span style="color: red;">12/31/2024</span>			
		Rate	APR	Rate	APR	<b>45 DAY LOCK ONLY !!</b> Verify Current Pricing Before Quoting to Customer. Must use FHLB Pricing Guidelines!!			
<b>CONSUMER REAL ESTATE</b>	<b>1ST LIEN REAL ESTATE - FHLB</b>	6.500%	6.747%	7.250%	7.395%				
		6.500%	6.676%	7.250%	7.375%				
				7.250%	7.362%				
	<b>1ST LIEN REAL ESTATE - PORT <u>OWNER-OCCUPIED!</u></b>	3/3 ARM		5/5 ARM		10/5 ARM			
		7.125%	7.686%	7.375%	7.556%	7.625%	7.695%		
		LOAN TERM: Up to 30 Years. Above APRs calculated based upon a 30 Year Term.							
	<b>HELOC OPTIONS</b>	1st or 2nd Lien; Owner-Occupied Only				\$100 Min Pymt; Interim Rate Cap 2.0%; Floor = 5%; Ceiling = 17.0%  <b>UNDERWRITE HELOCS @ 5/5 ARM RATE WITH 20 YEAR AMORTIZATION</b>			
	Hometown HELOC (5 Yr Fixed-Int Only)	8.990%		85% Max LTV					
	Advantage HELOC (10 Yr VR-Int Only)	Prime + 00%		80% Max LTV					
	Equi-Flex HELOC (10 Yr VR @ 1.50% Pymt)	Prime + 00%		80% Max LTV					
	Prime + .50%		85% Max LTV						
<b>CLOSED-END FIXED RATE 2ND MORTGAGE</b>	5 YR Fixed		10 YR Fixed		<b>MAXIMUM LTV 85%</b>  <b>OWNER-OCCUPIED ONLY</b>				
	Rate	APR	Rate	APR					
	8.690%	9.486%	9.690%	10.136%					
<b>CLOSED-END VARIABLE RATE 2ND MORTGAGE*</b>	3/3 ARM		5/5 ARM		*Existing 1st Mortgage must be a Fixed Rate with Remaining Term no Greater than 10 Years. Prefer 15 Years but will allow 20 Years				
	APRs Calculated Using 15 Yr Term (2/6 Cap 4.0% Margin)								
	8.125%	8.732%	8.375%	8.738%					
<b>SHORT TERM FIXED RATE</b>	Rate	APR	<b>BRIDGE can be 2nd Lien ONLY IF the 1ST is at THB</b>						
Bridge	8.500%	9.114%	Term 12 Mo		Prime + 1.0% Fixed/Max LTV 85%				
Construction Only (No Perm)	8.500%	11.813%	Term 9-12 Mo		Prime + 1.0% Fixed/Max LTV 80%				
Construction w/Conversion to Perm (2X Close)	Use ARM Rates Above/Construction Rate can carry over to Perm (include Construction Term in Initial Rate Period for Calculating Perm); OR Additional Fee to ↓ Rate @ Conversion* (Refer to Fees Sheet)								
<b>NOTE</b>	<b>ALL CONSUMER REAL ESTATE CREDIT SCORE PRICING TIERS</b>	740+		Posted Rate		No Adjustment Needed  *Exceptions may be granted for credit scores below <b>660</b> .  Requires Senior Officer Approval.  <b>&lt; 660 IS A POLICY EXCEPTION!</b>			
		720-739		+ 0.125%					
		700-719		+ 0.250%					
		670-699		+ 0.50%					
		660-669		+ 1.00%					
		<660*		+ 1.50%					
		No Credit Score		+ 0.50%					
<b>AG *</b>	<b>PORTFOLIO REAL ESTATE</b>	3/3 ARM		5/5 ARM		10/5 ARM			
		7.375%		7.625%		7.875%			
	<b>LOAN TERM: Prefer 15-20 Years on Bare Land; 10-15 Years with Specialized Structure(s); Up to 30 Years with Residence. All others Require Senior Approval!</b>								
<b>COMMERCIAL *</b>	<b>PORTFOLIO REAL ESTATE</b>	3/3 ARM		5/5 ARM		10/5 ARM			
		7.625%		7.875%		8.250%			
	Construction Only (No Perm)	Prime + 1.25% Fixed; Generally 9-12 Month Term							
	Construction w/Conversion to Perm (2X Close)	Use ARM Rates Above/Construction Rate can carry over to Perm (include Construction Term in Initial Rate Period for Calculating Perm); OR Additional Fee to ↓ Rate @ Conversion* (Refer to Fees Sheet)							
	<b>LOAN TERM: Prefer 15 Years, but can go to 20 Years. Other Terms Require Senior Officer Approval!</b>								
<b>NOTE</b>	<b>Pricing varies with other credit factors, including but not limited to financial strength, collateral &amp; term.</b>								
	<b>*COMMERCIAL/AG MORTGAGE UW REQUIRES USE OF QM RATE (See Pg 4) OR 2% RATE SHOCK FOR 3/3 &amp; 5/5 ARMS</b>								
	<b>ALL COMMERCIAL &amp; AG REAL ESTATE (OWNERS/GUARANTORS)</b>	2 Grade		-0.50%		<b>Grades 5 &amp; 6 require President's Approval</b>			
		3 Grade		- 0.25%					
		4 Grade		Posted Rate					
		4W Grade		+ 0.50 to 2.0%					
No Credit Score		+ 0.50%							

# THB LOAN FEES

Revised 12/3/24

THB LOAN CLOSING COSTS	CONSUMER	COMMERCIAL	AG	RESIDENTIAL
Term Debt Loan Processing	\$225	\$300-\$500 *	\$300-\$500 *	N/A
Bridge/2nd Mortgage (Home Equity) Processing	N/A	N/A	N/A	\$225
LOC Loan Processing (NO fee for HELOCs)	N/A	\$500-\$900 *	\$500-\$900 *	N/A
1st Mortgage RE Loan Processing	N/A	\$750 on up **	\$750 on up **	\$950
*Rate Modification from Construction to Perm	Min \$500 or (Monthly Payment Decrease x 12 mo) X 50%			
Bankers Bank Loan Origination	N/A			\$400
Loan Processing (Construction & Livestock)	N/A	\$1000 *#	\$1150 **	\$1,150
Loan Processing (Secured by THB Sav/CD)	\$75	\$75	\$75	N/A
Mortgage Closing Fee (if closed by THB) ** <i>Waive fee for companion HELOCs (See below)</i>	\$250	\$100	\$100	\$250 (1st or 2nd)
Outgoing Wire Fee	\$25 for all Product Types			
Postage/Courier/Overnight Mail	N/A	N/A	N/A	\$50
Acre Value (if used)	N/A	\$95	\$95	\$95
THB Environmental Inspection	N/A	\$200	\$200	\$150
THB Inspection (By Lender/Per Inspection @ <25 miles)	N/A	\$75	\$75	\$75
Standby Letter of Credit (Non-Cash Secured)	N/A	< 6 mo = 1/2% (min \$250) > 6 mo = 1% (min \$500)	< 6 mo = 1/2% (min \$250) > 6 mo = 1% (min \$500)	N/A
Standby Letter of Credit (Cash Secured) <i>*Term cannot exceed 12 mo &amp; 50% discount on fees</i>	N/A	< 6 mo = 1/2% (min \$250) > 6 mo = 1% (min \$500)	< 6 mo = 1/2% (min \$250) > 6 mo = 1% (min \$500)	N/A
3RD PARTY FEES BY PRODUCT	CONSUMER	COMMERCIAL	AG	RESIDENTIAL
Title Ins & Associated Cost	N/A	Varies	Varies	Varies
Appraisal Fees (Mercury or Akrisvis)	N/A	Per Bid	Per Bid	\$475 or more
Appraisal Fees (AVM)	N/A	N/A	N/A	\$12 or more
Appraisal Review Fee	N/A	\$100	\$100	N/A
VSI	\$28	\$28	\$28	N/A
VOE	N/A	N/A	N/A	Varies
E-Recording Service (Real Estate)	N/A	\$10 per Document		
UCC Filing Fees	\$14 IN / \$12 OH (see state listings)			
Flood Determination LOL	\$14.00 For ANY RE Secured			
Fraud Guard (First American)	N/A	N/A	N/A	\$32
Tax Transcripts (First American)	N/A	N/A	N/A	\$18 Per Yr/Per Return
Credit Report (Residential Tri-Merge and others Single TU)	HE & HELOC per report	Per Factual Data by CBC Report		
	No Charge Consumer-All others (including HE & HELOCs) per Report Printout			
THB Loan Fees Post Closing/Booking	CONSUMER	COMMERCIAL	AG	RESIDENTIAL
Partial Release Fee	\$50	\$250	\$250	\$250
Revised Amortization Schedule	N/A	\$20	\$20	\$20
Renewal Fee (w/THB Account)	N/A	\$200	\$150	\$150
Renewal Fee (no/THB Account)	N/A	\$250	\$200	\$200
Extension Fees	\$50 for all Product Types			
Annual Fee- All HELOC Products	\$75	N/A	N/A	N/A
Payoff Processing Fee	\$0 Titled Goods; \$50 for Real Estate; \$25 all others			
Modification Fee -Rate and Term	N/A	Min \$500 or (Monthly Payment Decrease x 12 mo) X 50%		
Modification Fee -Pay down & RE-AM	N/A	Min \$250 or (Monthly Payment Decrease x 12 mo) X 50%		
<b>NOTES:</b>	* Negotiable based on size, complexity, collateral, bank relationships, and other factors, but with minimum as stated on rate sheet.		# Suggest .25% as a guide but w/minimum as stated on rate sheet.	
	** Waive THB Fees on "Companion HELOCs" - Charge for Recording & Flood Cert Only.			

# 12/31/24

## QM UNDERWRITING RESIDENTIAL PORTFOLIO MORTGAGES

**ARM LOANS: Underwrite @ Appropriate Qualifying Rate with 30 Year Amortization.**

**HELOC: Underwrite @ 5/5 ARM Rate with 20 Year Amortization.**

**COMMERCIAL/AG MORTGAGE UW Requires use of QM Rate OR 2% RATE SHOCK for 3/3 & 5/5 ARMS**

PRODUCT	CMT INDEX	SPREAD	MARKET INITIAL RATE	QM RATE
3/3 ARM	4.26%	3.00%	7.26%	9.2570%
5/5 ARM	4.35%	3.00%	7.35%	9.3540%

## APR CALCULATION EXPLANATIONS

Revised 06/05/24

### Fixed Rate FHLB Mortgage

Calculated based on a \$100,000 loan with prepaid finance charges of \$1443 + 15 days prepaid interest and a term of 30 years.

### Portfolio ARM Mortgage

Calculated based on a \$100,000 loan with prepaid finance charges of \$1,394 + 15 days prepaid interest and a term of 30 years.

### Construction Mortgage

Calculated based on a \$100,000 loan with prepaid finance charges of \$2384 and a term of 9 months at a rate of Prime + 1.0%

### Bridge Loan

Calculated based on a \$100,000 loan with prepaid finance charges of \$584 and a term of 12 months at a rate of Prime + 1.0%.

### Second Mortgage

Calculated based on a \$30,000 loan with prepaid finance charges of \$634 and a term of 10 years.

### Autos & Misc Secured

Calculated based on a \$30,000 loan, max term allowed with prepaid finance charge of \$253.

### Unsecured

Calculated based on a \$5,000 loan, 36 Month Term with prepaid finance charge of \$225. Single Pay Note calculated with a term of 6 months and prepaid finance charge of \$225.