



**The Neffs
National Bank**
A Subsidiary of Neffs Bancorp, Inc.
STRENGTH. TRUST. COMMUNITY.

10/24/25

Consumer Credit Rate Sheet

Real Estate First Mortgages (up to 80% Loan to Value^{***})

Term	Interest Rate*	APR~	Monthly Payment per \$100,000**
Fixed; 1 Point			
Up to 180 Months	5.25%	5.549%	\$804.05
181 Months to 240 Months	5.65%	5.891%	\$696.59
241 Months to 360 Months	6.00%	6.184%	\$599.76

Term	Interest Rate*	APR~	Monthly Payment per \$100,000**
Fixed; 0 Point			
Up to 180 Months	5.45%	5.594%	\$814.61
181 Months to 240 Months	5.85%	5.967%	\$708.02
241 Months to 360 Months	6.20%	6.290%	\$612.68

*This rate is given to borrowers with automatic payment withdrawal (discount of 0.10%) from their Neffs National Bank checking or savings account as applicable. Removal of automatic payment withdrawal will increase the rate by 0.10%.

**For credit secured by a first lien on a dwelling, payments do not include taxes and insurance. The actual payment will be higher. Additional restrictions may apply. Additional costs may be incurred. Property insurance will be required.

Maximum loan to value ratio is 80% (up to 95% allowed with PMI)

-For rates and terms for Jumbo Mortgages (>\$726,200), please contact us.

Home Equity Line of Credit*

Interest Rate	APR~
Fixed 12 Month Introductory Rate	6.99%
After Introductory Period: Wall Street Journal Prime Rate	7.25%

No closing costs (excluding required appraisal fee) for loans greater than \$40,000; with a maximum of \$250,000

*No closing costs (excluding required appraisal fee estimated \$375-\$500) for loans greater than \$40,000; with a maximum of \$250,000. The Home Equity Line of Credit is a variable rate product. The current APR is 6.99% (introductory rate) and will not increase/decrease during the 12 month period. After the Introductory period, the rate will be Wall Street Journal Prime Rate (Currently 7.25%) The minimum APR is 4.00%. The maximum APR is 21%. For the Home Equity Line of Credit the minimum monthly payment is 1/180th of the average monthly balance plus finance charges. Balloon payment may result at maturity. Additional costs may be incurred for loans less than \$40,000. Loan fees may vary between \$0 and \$700 based on loan amount.

For Home Equity LOC conversion, the initial minimum monthly payment is the finance charge. At maturity, the loan will amortize over 180 months. Additional restrictions may apply. Property insurance will be required.

Payments do not include taxes and insurance.



Neffs

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Walnutport

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Home Equity Loans

Term	Interest Rate*	APR~	Monthly Payment per \$10,000**
Up to 60 Months	6.15%	6.608%	\$194.01
Up to 120 Months	6.65%	6.898%	\$114.31
Up to 180 Months	6.94%	7.118%	\$89.55

No closing costs (excluding required appraisal fee) for loans greater than \$40,000; with a maximum of \$250,000

*This rate is given to borrowers with automatic payment withdrawal (discount of 0.25%) from their Neffs National Bank checking or savings account as applicable. Removal of automatic payment withdrawal will increase the rate by 0.25%. **Payments do not include taxes and insurance. The actual payment will be higher. Maximum loan to value ratio is 80%. Additional restrictions may apply. Additional costs may be incurred. Property insurance will be required.

Automobile Loans

Loan Type	Interest Rate*	APR~	Monthly Payment per \$1,000	Maximum Term
Used (2020 & Older)	9.25%	9.236%	\$25.01	at 48 months
Used (2021 - 2024)	8.75%	8.735%	\$20.64	at 60 months
New (Up to 60 Months)	7.99%	7.989%	\$20.28	at 60 months
New (Up to 72 Months)	8.25%	8.243%	\$17.66	at 72 months

*This rate is given to borrowers with automatic payment withdrawal (discount of 0.25%) from their Neffs National Bank checking or savings account as applicable. Removal of automatic payment withdrawal will increase the rate by 0.25%. Additional restrictions may apply. Additional costs may be incurred. Insurance may be required.

Personal Loans

Loan Type	Interest Rate*	APR~	Monthly Payment	Maximum Term
Unsecured up to a \$2,500 limit.	10.00%	10.011%	\$63.42 for \$2,500	12 months
Unsecured \$2,501 up to a \$10,000 limit.	10.50%	10.512%	\$210.01 for \$10,000	60 months
First Time Credit Loan (\$1,000)	13.50%	23.34%	\$89.53	12 months
First Time Credit Loan (\$2,000)	13.50%	16.06%	\$95.53	24 months

Loan Type	Interest Rate
Fixed 12 Month Introductory Rate Unsecured Line of Credit with a \$10,000 limit	9.49%
After Introductory Period: Wall Street Journal Prime Rate + 6% Margin	13.25%

*This rate is given to borrowers with automatic payment withdrawal (discount of 0.25%) from their Neffs National Bank checking or savings account as applicable. Removal of automatic payment withdrawal will increase the rate by 0.25%. Additional restrictions may apply. Additional costs may be incurred.

~APR - Annual Percentage Rate: Interest rates are effective as of **10/24/25 Business Day** and are subject to change. For Home Equity Loans, APR is based on loan amount of \$10,000. For Real Estate First Mortgages, APR is based on loan amount of \$100,000.



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