



Consumer Loan Rates

Approval subject to Washington Financial Bank's underwriting guidelines and collateral requirements.

Rates effective as of December 7, 2021

Home Equity Loan Promotion - Fixed Rates ¹ ALL New Money Required					
Term	Minimum Loan Amount	Maximum Loan Amount	Interest Rates as Low As	APRs as Low As	Estimated Monthly Payment
180 Months	\$25,000.00	\$400,000.00	3.00%	3.00%	\$690.61

Home Equity Loan - Fixed Rates ²				
Term	Minimum Loan Amount	Maximum Loan Amount	APRs as Low As	Estimated Monthly Payment
60 Months	\$10,000.00	\$99,999.99	3.580%	\$180.18
60 Months	\$100,000.00	\$250,000.00	3.033%	\$1,796.25
60 Months	\$250,000.01	And Above	2.880%	\$4,476.76

Home Equity Lines of Credit - Variable Rates ³		
Loan Amount	APR as Low As	Estimated Monthly Payment
\$10,000 And Above	3.25% (Prime + 0%)	\$770.83

Personal Lines of Credit - Variable Rates ⁴		
Loan Amount	APR as Low As	Estimated Monthly Payment
\$2,500 - \$15,000	6.25% (Prime + 3%)	\$375.00

Personal Unsecured Installment - Fixed Rates ⁵		
Loan Amount	APR as Low As	Estimated Monthly Payment
\$2,500 - \$4,999.99	11.25%	\$109.34
\$5,000 - \$15,000	11.00%	\$326.15

New Vehicle Loans \$2,500 - \$100,000 (never been titled) - Fixed Rates ⁶		
Loan Term	APR as Low As	Estimated Monthly Payment
0 - 36 Months	3.74%	\$735.21
37 - 54 Months	3.99%	\$506.54
55 - 72 Months	4.24%	\$393.89

Used Vehicle Loans \$2,500 - \$100,000 - Fixed Rates ⁷			
Age of Collateral	Maximum Term	APR as Low As	Estimated Monthly Payment
0 - 2 Years	0 - 72 Months	4.24%	\$393.89
3 - 5 Years	0 - 60 Months	4.49%	\$465.97
6 - 8 Years	0 - 48 Months	4.99%	\$575.63
9 - 10 Years	0 - 36 Months	5.49%	\$754.78

Please note we offer additional loan types and options not listed above. Call today for other products, rates and terms available to meet your specific borrowing needs.

¹ APR = Annual Percentage Rate. This promotion will be valid for all applications received from 11/17/2021 through 2/28/2022, applies to 1st lien closed end home equity loans ranging from \$25,000 up to and including \$400,000 and the amount borrowed must consist of all new money to Washington Financial Bank. Available for a 15 year term only. All applicable closing costs paid by lender. Quoted interest rate and APR are available to well qualified borrowers and may be higher based on credit score. Offer is available for 1st liens on one to four family, owner-occupied, residential properties. Not for home purchase. Maximum Loan to Value for 1st lien residences under this promotion is less than 90%. Flood insurance is required where necessary on collateral property. Approval subject to Washington Financial Bank's underwriting guidelines and collateral requirements. Typical loan payment example is as follows: if you borrow \$100,000 for a term of 180 months at 3.00% APR, the monthly payment would be \$690.61. Taxes and property insurance are required on collateral property and would be the responsibility of the borrower. Consult your tax advisor about the deductibility of interest. Rates, terms and fees are subject to change without notice. Offer subject to change or withdrawal at any time.

² Closed-end loan secured by residential property. Quoted annual percentage rates (APRs) noted above are available to well qualified borrowers for loan amounts ranging from \$10,000 and up, for a one to four family, owner-occupied, residential property. Not for home purchase. Interest rates and APRs vary by term, credit score and loan amount. Maximum Loan to Value's (LTV) are as follows and are determined by combining all outstanding loan balances/maximum line of credit limits of the subject properties existing liens: Combined loan balances/maximum line of credit limits exceeding \$1MM have a maximum LTV of 75%; and combined loan balances/maximum line of credit limits up to and including \$1MM have a maximum LTV of less than 90%. All applications are subject to approval under Washington Financial Bank's underwriting guidelines and collateral requirements. The payment examples above are based on the minimum loan amounts for each category, payable monthly over the term of 60 months. Payments do not include taxes and insurance (if applicable) and the actual payment obligation will be greater. No prepayment penalties. Rates, terms and fees are subject to change without notice. Additional product terms available.

³ Open-end Line of Credit secured by residential property. Quoted annual percentage rate (APR) and margin is available to well qualified borrowers for loan amounts ranging from \$10,000 and up, for a one to four family, owner-occupied, residential property. Not for home purchase. Interest rates and APRs vary by credit score. Maximum Loan to Value's (LTV) are as follows and are determined by combining all outstanding loan balances/maximum line of credit limits of the subject properties existing liens: Combined loan balances/maximum line of credit limits exceeding \$1MM have a maximum LTV of 75%; and combined loan balances/maximum line of credit limits up to and including \$1MM have a maximum LTV of less than 90%. This is a variable rate loan and the APR is based on the Wall Street Journal Prime Rate (WSJ) + a margin. Maximum APR is 18%. Minimum monthly payment requirement is .50% of the principal balance drawn + interest, or \$50.00, whichever is greater. Estimated payment is based on a fully drawn loan amount of \$100,000 due monthly. The line of credit has a draw period of 10 years, followed by monthly payments until paid in full. If you payoff and terminate your line of credit within 36 months of the day you sign the agreement, you will pay an early termination fee of the lesser of 2% of the initial credit limit or \$350.00. No additional closing costs unless loan amount exceeds \$250,000. For Loan amounts of \$250,000.01 up to and including \$500,000 a lien protection fee of \$115.00 will be charged. For loan amounts exceeding \$500,000, title insurance would be required. Cost of title insurance varies based on loan amount requested. Property insurance will be required if applicable. All applications are subject to approval under Washington Financial Bank's underwriting guidelines and collateral requirements. Rates, terms and fees are subject to change without notice.

⁴ Open-end Line of Credit. Quoted annual percentage rate (APR) and margin is available to well qualified borrowers. Interest rates and APRs vary by credit score. This unsecured line of credit is a variable rate loan and the APR is based on the Wall Street Journal Prime Rate (WSJ) + a margin. Maximum APR is 18%. Minimum monthly payment requirement is 2.50% of the principal balance drawn, or \$50.00, whichever is greater. Estimated payment is based on a fully drawn loan amount of \$15,000 due monthly until paid in full. The line of credit has no set draw/repayment period. No prepayment penalties. No additional costs. All applications are subject to approval under Washington Financial Bank's underwriting guidelines. Rates, terms and fees are subject to change without notice.

⁵ Closed-end Unsecured Loan. Quoted annual percentage rates (APR) for each category of loan amounts noted above are available to well qualified borrowers. Interest rates and APRs for each category vary by credit score. The estimated monthly payments are calculated using the maximum loan amounts for each category and are payable monthly over a maximum 60 month term. No prepayment penalties. No additional costs. All applications are subject to approval under Washington Financial Bank's underwriting guidelines. Rates, terms and fees are subject to change without notice.

⁶ Closed-end vehicle loan. The above stated Annual Percentage Rates (APR) are available to well qualified borrowers. Interest rates and APRs for each category vary by credit score. The estimated monthly payments are calculated based on a loan amount of \$25,000 payable monthly over the maximum loan term in each category noted above. Collateral must be titled in the state of Pennsylvania. No prepayment penalties. No additional costs. All applications are subject to approval under Washington Financial Bank's underwriting guidelines and collateral requirements. Rates, terms and fees are subject to change without notice.

⁷ Closed-end vehicle loan. The above stated Annual Percentage Rates (APRs) are available to well qualified borrowers. Interest rates and APRs for each category vary by credit score. The estimated monthly payments are calculated based on a loan amount of \$25,000 payable monthly over the maximum loan term in each category noted above. Collateral must be titled in the state of Pennsylvania. Age of used vehicle changes on January 1st of each year. No prepayment penalties. No additional costs. All applications are subject to approval under Washington Financial Bank's underwriting guidelines and collateral requirements. Rates, terms and fees are subject to change without notice.

