



Consumer Loan Rates

02/03/12

	Term	Down Payment	APR*	Monthly Payment per \$1,000 borrowed
New Auto – 2012 **	36 months	20%	5.75%	\$30.31
	48 months	20%	5.75%	\$23.37
	60 months	20%	6.25%	\$19.45
	72 months	20%	6.75%	\$16.93
Used Auto – 2011 – 2009	36 months	20%	6.50%	\$30.65
	48 months	20%	6.75%	\$23.83
Used Auto – 2008 & 2007	36 months	30%	6.50%	\$30.65
	36 months	20%	6.50%	\$30.65
	48 months	30%	7.00%	\$23.95
	48 months	20%	7.00%	\$23.95
Used Auto – 2006– 2004	36 months	40%	9.00%	\$31.80
Auto - Pre 2003	36 months	40%	11.00%	\$32.74
Personal Unsecured	Up to 36 months	N/A	11.00%	\$32.74

*All references to APR are for Annual Percentage Rate.

All terms, rates and conditions are subject to change without notice.

We offer a .25% discount if your installment loan payment is withdrawn directly from your Pilgrim Bank checking or savings account.

**A 2010/2011 auto with over 5,000 miles is considered a used car.

Member SIF, Equal Housing Lender.

