

New Auto Loans				
MAXIMUM	36 mo.	48 mo.	60 mo.	72 mo.
\$80,000 (80% loan)	4.98%	4.98%	4.98%	5.98%
\$50,000 (90% loan)	4.98%	4.98%	4.98%	5.98%
<i>Loans for commercial vehicles & limousines now available. Call us for more info. NEW! Green Car Special! .25% lower for Hybrid Vehicles</i>				

Used Auto Loans	
MAXIMUM	Up to 36 mo.
\$8,000 or less 36 months	5.98%
\$8,001 to \$18,000 48 months	5.98%
\$18,001 to \$35,000 60 months	5.98%

Real Estate Loans (1 st . T.D.)	
MAX. LOAN AMOUNT	5/25* - 5 year fixed
Up to \$550,000 – 80% LTV	4.50%
Up to \$400,000 – 90% LTV	4.75%
Up to \$800,000 – 80% LTV	4.98%
<i>Note: *Quoted Rates are base rates; actual rates may vary depending on credit history.</i>	

- **HELOC - Home Equity Line of Credit (Prime + 0.50%) (4.49% MIN).**

Real Estate Loans (2 nd . T.D.)	
MAX. LOAN AMOUNT	Rates
\$100,000 up to 70% LTV	7.20%
\$300,000 (HELOC) up to 70% LTV	4.49% PRIME + .50% *min rate 4.49%
<i>Note: Quoted Rates are base rates; actual rates may vary depending on credit history.</i>	

- **Signature Loan - Max. \$5,000 - Rate: 9.95%.**
- **VISA 9.98% - No annual fee!**
- **VISA Preferred 7.98% - 700+ FICO Score required.**

Eff. 7/1/ 2010

Email us at polam@polam.org Or call us at 1-800-404-5137

