



Effective 01/19/2021

PERSONAL BANKING: INSTALLMENT LOANS			
TERM	INTEREST RATE	APR	SAMPLE PAYMENT
1 Year	11.500%	11.500%	\$886.15
2 Years	11.750%	11.750%	\$469.57
3 Years	12.000%	12.000%	\$332.14

Personal Installment Loans: APR = Annual Percentage Rate. Rates are subject to change without notice. Offers are subject to credit approval. APR and sample payment assume a \$10,000 loan amount and no odd days interest. Please contact us for more information on terms, rates, and applicable fees.

PERSONAL BANKING: HOME EQUITY LOANS <i>(Line of Credits Also Available)</i>			
TERM	INTEREST RATE	APR	SAMPLE PAYMENT
2 Years	3.500%	4.009%	\$4,320.27
3 Years	3.650%	4.005%	\$2,936.85
5 Years	3.800%	4.023%	\$1,832.64
10 Years	4.000%	4.118%	\$1,012.45
15 Years	5.125%	5.210%	\$ 797.32

*Personal Home Equity Loans: APR = Annual Percentage Rate. Rates are subject to change without notice. Offers are subject to credit approval. APR and sample payment assume a \$100,000 loan amount. Monthly payment includes principal and interest and may be lower or higher based on your loan amount or APR. Your APR will be based on the specific characteristics of your credit transaction including evaluation of, combined loan-to-value (LTV), property type, amount of credit, and term. Combined LTV not to exceed 80%. **Stated interest rates includes 0.25% loan rate discount when payments are automatically deducted from a Prosper Bank checking or savings account and does not constitute an offer to enter into an interest rate agreement.***



Prosper Bank NMLS 410039

Prosper Bank has a policy of non-discrimination in lending on the basis of race, color, national origin, religion, sex, marital status, familial status, handicap status, age, or the receipt of public assistance, the borrower's good-faith exercise of rights under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is FDIC - Consumer Response Center, 1100 Walnut Street, Box # 11, Kansas City, MO 64106.



Effective 01/18/2021

PERSONAL BANKING: RESIDENTIAL CONVENTIONAL MORTGAGES					
TERM	INTEREST RATE	APR	POINTS	SAMPLE PAYMENT	LOAN TO VALUE
10 Years	2.790%	2.937%	0.000%	\$955.94	Up to 80%
15 Years	3.090%	3.192%	0.000%	\$694.91	Up to 80%
30 Years	3.590%	3.648%	0.000%	\$454.08	Up to 80%

Residential Conventional Mortgages: APR = Annual Percentage Rate. Rates are subject to change without notice. Interest rate and APR are based upon a loan amount of \$100,000.00 with 20% down payment, 0 points, and no odd days interest.

Mortgage interest rates may include certain point and fee combinations. Rates are subject to change without notice and may vary depending on the loan amount and type of transaction. Interest rates and point combinations for additional loan types are available. Certain conditions apply. Displayed interest rates are based for a loan on a primary residence with a minimum FICO score of 721 and a combined loan to value of 80%. Individual interest rates will vary depending upon loan details such as combined loan to value, credit history, property type and occupancy.

Stated interest rates includes 0.25% loan rate discount when payments are automatically deducted from a Prosper Bank checking or savings account and does not constitute an offer to enter into an interest rate agreement.

. Please contact one of our mortgage professionals for more information. All Prosper Bank mortgage professionals are registered on the Nationwide Mortgage Licensing System & Registry (NMLS), which promotes uniformity and transparency throughout the residential real estate industry. [Search the NMLS Registry](#). Prosper Bank NMLS 410039. Review the [Consumer Handbook for Adjustable Rate Mortgages](#).

ADDITIONAL FEES	
REFINANCE AND PURCHASE	
Appraisal Fee	\$600.00
Loan Modification Fee	\$1,000.00
CONSTRUCTION LOANS (without draws)	
Appraisal Fee	\$600.00
Final Inspection Fee	\$125.00
CONSTRUCTION LOANS (with draws)	
Appraisal Fee	\$600.00
Final Inspection Fee	\$750.00
Plus Closing Costs	



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