SHOREHAM BANK

Interest Rate Matrix[1]

Secured Loans - (Loans for $7,501 - $25,000)
Unsecured Loans - (Loans for up to $7,500 - Max Term of 120 Months)

Term						
	800+[2]	**760+**	**740-759**	**700-739**	**660-699**	**640-659**
36 Months	5.95%	6.50%	7.50%	8.50%	9.50%	10.50%
60 Months	5.95%	6.95%	7.95%	8.95%	9.95%	10.95%
84 Months	6.95%	7.25%	8.25%	9.25%	10.25%	11.25%
120 Months	6.95%	7.50%	8.50%	9.50%	10.50%	11.50%
180 Months	7.25%	7.95%	8.95%	9.95%	10.95%	11.95%
240 Months	7.25%	8.25%	9.25%	10.25%	11.25%	12.25%

1 All decisions are at the sole discretion of Shoreham Bank and are subject to change without notice and all loans are subject to credit approval.

2 Total Debt Ratio restrictions apply.

Effective Date: 09-01-2023