**FIRST NATIONAL BANK** **Interest Rate Guide for Customer Service** *Updated Monthly - Current as of January 2024*

**Section 1: Current Deposit Rates**

**Savings Accounts:**

* Basic Savings: 0.05% APY on all balances
* Premium Savings: 0.15% APY on balances $10,000+
* Youth Savings (under 18): 0.25% APY on balances up to $1,000

**Money Market Accounts:**

* $10,000 - $24,999: 0.35% APY
* $25,000 - $49,999: 0.45% APY
* $50,000 - $99,999: 0.55% APY
* $100,000+: 0.65% APY

**Certificate of Deposit (CD) Rates:**

* 3 months: 0.25% APY
* 6 months: 0.50% APY
* 12 months: 1.25% APY
* 18 months: 1.50% APY
* 24 months: 1.75% APY
* 36 months: 2.00% APY
* 60 months: 2.25% APY

**Section 2: Loan Interest Rates**

**Personal Loans:**

* Excellent Credit (750+): 6.99% - 9.99% APR
* Good Credit (700-749): 10.99% - 14.99% APR
* Fair Credit (650-699): 15.99% - 19.99% APR
* Terms: 2-7 years, loan amounts $1,000 - $50,000

**Auto Loans:**

* New vehicles (0-2 years): 3.49% - 5.99% APR
* Used vehicles (3-5 years): 4.49% - 7.99% APR
* Used vehicles (6+ years): 5.99% - 9.99% APR
* Terms up to 84 months for qualified borrowers

**Mortgage Rates:**

* 30-year fixed: 6.75% APR
* 15-year fixed: 6.25% APR
* 5/1 ARM: 5.95% APR (introductory rate)
* Jumbo loans: Add 0.25% to standard rates

**Home Equity Products:**

* Home Equity Line of Credit (HELOC): Prime + 0.50% (currently 8.00% APR)
* Home Equity Loan: 7.25% - 8.75% APR
* Maximum LTV: 80% for primary residence, 70% for investment property

**Section 3: Business Banking Rates**

**Business Savings:**

* Business Savings: 0.03% APY
* Business Money Market: Tiered rates from 0.25% to 0.50% APY

**Business Loans:**

* SBA 7(a) loans: 11.50% - 14.50% APR
* Business term loans: 7.50% - 12.50% APR
* Business lines of credit: Prime + 1.00% to Prime + 4.00%
* Commercial real estate: 6.50% - 8.50% APR

**Section 4: Rate Factors and Adjustments**

**Credit Score Impact:**

* Excellent (750+): Best available rates
* Good (700-749): Standard rates
* Fair (650-699): Rate increase of 1-3%
* Poor (below 650): Rate increase of 3-5% or decline

**Relationship Discounts:**

* Multiple products: 0.25% rate reduction
* Premium banking customer: 0.50% rate reduction
* Long-term customer (5+ years): 0.25% rate reduction
* Direct deposit customers: 0.25% deposit rate bonus

**Section 5: Rate Change Procedures**

**Variable Rate Products:**

* HELOC rates adjust monthly based on Prime Rate
* Money market rates may change weekly with market conditions
* 30-day advance notice required for savings rate decreases

**Fixed Rate Products:**

* CD rates locked for entire term
* Loan rates fixed at origination
* Rate protection available for approved applications (30-60 days)

**Section 6: Promotional Rates**

**Current Promotions:**

* New customer CD special: Additional 0.25% APY for first 12 months
* Student loan refinancing: 0.50% rate discount for auto-pay
* Mortgage rate lock extension: Free 60-day extension for first-time homebuyers

**Promotional Terms:**

* Limited time offers require specific qualification criteria
* May not be combined with other discounts
* Subject to change without notice

**Section 7: Rate Inquiries and Quotes**

**Customer Rate Quotes:**

* Verbal quotes valid for 24 hours
* Written quotes available upon request
* Pre-qualification rates subject to full application review

**Rate Matching Policy:**

* Limited rate matching for deposit products
* Competitor rates must be verified and comparable
* Management approval required for rate matching