



Annual Percentage Rate effective as of 3/17/2008

### Consumer Loan Rates

#### Auto Loans

Product Description	**Term	*APR (with OSB auto debit)
New	60 months	As Low as 5.50%
Used/Current	Up to 54 months	As Low as 6.00%
Used	Up to 48 months	As Low as 7.00%

\*APR is the annual percentage rate. This rate is effective as of the above date and subject to change without notice. Certain credit criteria applies.

\*\* Based on age and mileage of vehicle

- Deduct .50% with automatic debit from Orange Savings Bank checking account
- Maximum amount financed for used vehicles - NADA wholesale value

Payment example: \$30,000 at 5.50% for 60 months = \$573.05

#### Boat Loans

Product Description	**Term	*APR (with OSB auto debit)
New	84 months	As Low as 6.25%
New	60 months	As Low as 5.75%
Used/Current	48 months	As Low as 7.00%

\*APR is the annual percentage rate. This rate is effective as of the above date and subject to change without notice. Certain credit criteria applies.

\*\* Based on age of boat

- Deduct .50% with automatic debit from Orange Savings Bank checking account
- Maximum amount financed for used boats - NADA wholesale value

Payment example: \$20,000 at 5.75% for 60 months = \$384.35

#### Recreational Vehicles (RV'S)

Product Description	**Term	*APR (with OSB auto debit)
New	180 months	As Low as 7.25%
New	120 months	As Low as 6.25%
Used	120 months	As Low as 7.25%

\*APR is the annual percentage rate. This rate is effective as of the above date and subject to change without notice. Certain credit criteria applies.

\*\* Based on age and mileage of vehicle

- Deduct .50% with automatic debit from Orange Savings Bank checking account
- Maximum amount financed for used RV's - NADA wholesale value

Payment example: \$50,000 at 7.25% for 180 months = \$456.53

Orange  
883.3563

Vidor  
769.5413

Mauriceville  
745.4433

McLewis  
883.0660

Newton  
379.2200

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### Home Improvements

Product Description	Term	*APR (with OSB auto debit)
\$20,000 +	120 Months	As Low as 6.25%
\$20,000 +	180 Months	As Low as 7.00%

\*APR is the annual percentage rate. This rate is effective as of the above date and subject to change without notice. Certain credit criteria applies.

- Deduct .50% with automatic debit from Orange Savings Bank checking account

Payment example: \$20,000 at 6.25% for 120 months = \$224.59

### Personal Loans

Product Description	Term	*APR (with OSB auto debt)
\$1,000 - 1,999	18 Months	As Low as 28.00%
\$2,000 - 3,499	24 Months	As Low as 10.25%
\$3,500 - 7,500	36 Months	As Low as 8.50%
\$7,501 - 15,000	36-60 Months	As Low as 8.00%

\*APR is the annual percentage rate. This rate is effective as of the above date and subject to change without notice. Certain credit criteria applies.

- Deduct .50% with automatic debit from Orange Savings Bank checking account

Payment example: \$7,500 at 8.50% for 36 months = \$236.76

### Certificate of Deposit Loans

Product Description	*APR
Below \$5,000	Wall Street Journal or OSB rate + 3% (whichever is higher)
Above \$5,000	OSB Rate +2 -3%

\*APR is the annual percentage rate. This rate is effective as of the above date and subject to change without notice. Certain credit criteria applies.

Payment example: \$20,000 at 5% for 60 months = \$377.44

### Savings Loans

Product Description	*APR
Below \$5,000	WSJP+1% for one year or less-Add 1% for each year after
\$5,000 and above	WSJP for one year or less-Add 1% for each year after

\*APR is the annual percentage rate. This rate is effective as of the above date and subject to change without notice. Certain credit criteria applies.

Payment example: \$5,000 at 6.75% for 24 months = \$223.31

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883.3563

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