

# Sandy Spring Bank

Effective 4/22/2024

Fixed Rate Term Loans			
	Term	Annual Percentage Rate	Payment Example <sup>1</sup>
<b>New Vehicle with 10% down</b>			
23-24 Models	Up to 60 months	6.99%	\$19.80
23-24 Models	72 <sup>2</sup> months	7.49%	\$17.29
<b>Used Vehicle (NADA Trade-in Value)</b>			
24 Models	60 months	7.24%	\$19.91
21-23 Models	48 months	7.34%	\$24.10
17-20 Models	36 months	7.44%	\$31.08
<b>New RVs, Boats, &amp; Motorcycles with 20% down<sup>3</sup></b>			
23-24 Models	36 months	8.49%	\$31.56
23-24 Models	48 months	8.59%	\$24.69
23-24 Models	60 months	8.69%	\$20.61
<b>Personal Loans<sup>3</sup></b>			
Loan Amount	36 months	10.90%	\$32.69
<b>Home Equity Loan<sup>4</sup></b>			
Loan Amount		Annual Percentage Rate As Low As	
\$125,000	240 months	8.04%	\$8.39
\$75,000	240 months	8.14%	\$8.25
\$25,000	240 months	8.29%	\$8.55
Annual Percentage Rates (APRs) listed in this rate sheet are effective on the date shown are subject to change at any time without notice.			
<sup>1</sup> The terms expressed above are intended for discussion purposes only and do not in any way represent an offer, commitment, or obligation to lend or extend credit. Actual loan terms and documentation requirements are subject to product criteria and credit approval. Loan programs subject to change without notice and cancellation at any time. We may change the information in this rate sheet at any time without notice. As examples we may add, delete, or change APRs and other product terms. <sup>2</sup> The minimum loan amount for a 72 month term is \$25,000. <sup>3</sup> Vehicle, New RVs, Boats, Motorcycles and Personal Loans with automatic payments set up from a Sandy Spring Bank checking account at loan origination may qualify for an interest rate discount of 0.25% <sup>4</sup> Rates quoted are based on Loan-to-Value of not more than 85% and are for 1-4 family owner occupied residences located in certain counties in Maryland, District of Columbia and Virginia. Proof of property insurance is required. Additional terms and conditions may apply. Other terms available up to 240 months. APR shown also reflects a 0.25% interest rate discount for automatic payments from a Sandy Spring Bank checking account.			
Revolving Lines Of Credit			
<b>Equity Reserve - Home Equity Line of Credit</b>			
STANDARD RATES			
Line Amount	Loan-to-Value	APR <sup>1</sup>	Floor Rate
LOC \$125,000 or greater	up to 85% LTV	Rates as Low As <b>8.74%</b>	<b>3.25% APR</b>
LOC \$75,000 - \$124,999	up to 85% LTV	Rates as Low As <b>8.99%</b>	<b>3.25% APR</b>
LOC \$25,000 - \$74,999	up to 85% LTV	Rates as Low As <b>9.24%</b>	<b>3.25% APR</b>
LOC less than \$25,000	up to 85% LTV	Rates as Low As <b>9.49%</b>	<b>3.25% APR</b>
Other Rates and Terms available up to 89.99% LTV - Call or stop by one of our branches for information.			
<b>Preferred Plus<sup>2</sup> - Unsecured Line of Credit</b>			
Balance Amount		Annual Percentage Rate	Floor Rate
Outstanding Balance \$1,000 - \$25,000		<b>13.99%</b> <b>WSJ + 5.49%</b>	<b>10% APR</b>
<sup>1</sup> Annual Percentage Rate: Annual Percentage Rate (APR) shown was available for well qualified applicants as of 4/22/2024 for variable rate lines of credit secured by single-family owner occupied residential property. APR shown also reflects a 0.25% interest rate discount for automatic payments from a Sandy Spring Bank checking account at loan origination. Your APR may be higher and will be based on the then current variable rate index value, your credit qualifications, the amount of the line, loan-to-value, property type and whether you elect the automatic payment feature from a Sandy Spring Bank checking account. APRs currently range from 8.74% to 15.24% and reflects a discount of 0.25% for automatic payment from a Sandy Spring Bank checking account at loan origination. APRs may vary during the life of the line. WSP is the highest Prime Rate published in the Wall Street Journal's "Money Rates" section but your rate will never be less than a Floor of 3.25%. Annual Percentage Rates and terms subject to change without notice. The maximum APR is 24%. Fees and Charges: To open an account, you must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies (closing cost). These third party fees generally total between \$540.00 and \$1,400.00 for a \$50,000 line of credit. We will pay your closing costs, up to \$5,000. You must pay any and all closing costs that exceed \$5,000, including any applicable transfer taxes whether in part or in full. You will reimburse us for all closing costs that we paid on your behalf to third parties if the line is terminated (by you or us) during its first 3 years. Upon request, we will provide you with an itemization of these closing costs. Closing costs are not waived for purchase transactions. Rates quoted are for 1-4 family, owner occupied residence located in certain counties in Maryland and Virginia. This is not an offer of credit or commitment to lend. Actual loan qualification is subject to verification and approval of income, credit, property appraisal, and other factors. Adequate property insurance is required. Loan program subject to change without notice and cancellation at any time. Additional fees, terms and conditions may apply. Equity Reserve Minimum line amount \$20,000, Maximum line amount is \$700,000.			
<sup>2</sup> Annual Percentage Rates and terms subject change without notice. The maximum APR is 24%.			

