

Sandy Spring Bank

Effective 05/13/2019

Fixed Rate Term Loans			
	Term	APR	Payment Example ¹
New Vehicle with 10% down			
18-19 Models	Up to 60	3.99%	\$18.42
18-19 Models	72*	4.49%	\$15.87
Used Vehicle (NADA Trade-in Value)			
19 Models	60	4.49%	\$18.64
16-18 Models	48	4.74%	\$22.91
12-15 Models	36	4.99%	\$29.97
New RVs, Boats, & Motorcycles with 20% down			
18-19 Models	36	6.99%	\$30.87
18-19 Models	48	7.49%	\$24.17
18-19 Models	60	7.74%	\$20.15
Personal Loans			
Less than \$3,000 borrowed	36	14.00%	\$34.18
\$3,000 or more borrowed	36	13.50%	\$33.94
Home Equity Loan²			
Loan Amount		APR As Low As	
\$125,000	120 months	5.29%	\$10.75
\$75,000	120 months	5.39%	\$10.80
\$25,000	120 months	5.54%	\$10.87
<p>Annual Percentage Rate and terms subject to change without notice. To check our current rates, or find out about other available loan products, please call us at 301-774-6400 or 1-800-399-5919 press 2 for our Client Service Center. Subject to credit approval. Vehicle and Personal Loans with monthly <u>automatic payment deduction</u> from a Sandy Spring Bank account may qualify for a .25% discount.</p> <p>¹Payment examples are based on a loan amount of \$1,000.00.</p> <p>²Rates quoted are based on LTV of not more than 70% and are for 1-4 family owner occupied residence located in certain counties in Maryland and Virginia. Property insurance is required on your home. Closing costs are waived except for Prince George's County Transfer Tax. Other terms available up to 240 months. APR shown also reflects a 0.25% interest rate discount for automatic payments from a Sandy Spring checking account.</p> <p>*The minimum loan amount for a 72 month term is \$25,000.</p>			

Revolving Lines Of Credit			
EquityReserve - Home Equity Line of Credit			
INTRODUCTORY RATE:		EquityReserve - Introductory Rate Offers: 3.99% APR ² fixed for 12 months	
STANDARD RATES			
Line Amount	LTV	APR ¹	Floor Rate
LOC \$125,000 or greater	up to 70% LTV	Rates as Low As 5.50% APR	3.25% APR
LOC \$75,000 - \$124,999	up to 70% LTV	Rates as Low As 5.75% APR	3.25% APR
LOC \$25,000 - \$74,999	up to 70% LTV	Rates as Low As 6.00% APR	3.25% APR
LOC less than \$25,000	up to 70% LTV	Rates as Low As 6.25% APR	3.25% APR
Other Rates and Terms available up to 85% LTV - Call or stop by one of our branches for information.			
Preferred Plus³ - Unsecured Line of Credit			
Balance Amount	APR		Floor Rate
Outstanding Balance less than \$7,500	15.40% WSP + 9.90%		10% APR
Outstanding Balance \$7,500 - \$14,999.99	13.40% WSP + 7.90%		10% APR
Outstanding Balance \$15,000 - \$25,000	11.40% WSP + 5.90%		10% APR
<p>¹ Annual Percentage Rate: Annual Percentage Rate (APR) shown was available for well qualified applicants as of December 20, 2018 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 checking account. 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 5.50% to 10.75% and include a discount of 0.25% for automatic payment from a Sandy Spring Bank checking account. 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. No closing costs are incurred except Prince George's County Transfer Tax as long as the line remains open for 3 years. Closing costs range between \$540 and \$820 for credit lines of \$50,000. The maximum APR is 24%.</p> <p>To find out more about our current rates, or other available loan products, please call us at 301-774-6400 or 1-800-399-5919 and press 2 for our Client Service Center. Rates quoted are for 1-4 family, owner occupied residence located in certain counties in Maryland and Virginia. Property insurance is required on your home.</p> <p>²Introductory rate offer (3.99% APR for 12 months) applies to accounts signed up for automatic payment from a Sandy Spring Bank checking account. An initial draw of at least \$20,000 is required to activate the introductory rate. After the introductory period the Standard Rate applies.</p> <p>³ APR is a variable rate. The maximum APR is 24%</p>			

