

Sandy Spring Bank

Effective 3/4/2024

Fixed Rate Term Loans			
	Term	Annual Percentage Rate	Payment Example ¹
New Vehicle with 10% down			
23-24 Models	Up to 60	6.99%	\$19.80
23-24 Models	72 ²	7.49%	\$17.29
Used Vehicle (NADA Trade-in Value)			
24 Models	60	7.24%	\$19.91
21-23 Models	48	7.34%	\$24.10
17-20 Models	36	7.44%	\$31.08
New RVs, Boats, & Motorcycles with 20% down			
23-24 Models	36	8.49%	\$31.56
23-24 Models	48	8.59%	\$24.69
23-24 Models	60	8.69%	\$20.61
Personal Loans			
Loan Amount	36	10.90%	\$32.69
Home Equity Loan³			
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 Rate and terms subject to change without notice. Subject to credit approval. Vehicle and Personal Loans with monthly automatic payment deduction from a Sandy Spring Bank account may qualify for a .25% discount.			
¹ Payment examples are based on a loan amount of \$1,000.			
² The minimum loan amount for a 72 month term is \$25,000.			
³ Rates quoted are based on Loan-to-Value of not more than 70% and are for 1-4 family owner occupied residences located in certain counties in Maryland, District of Columbia and Virginia. Property insurance is required on your home. 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			
EquityReserve - Home Equity Line of Credit			
STANDARD RATES			
Line Amount	Loan-to-Value	APR ¹	Floor Rate
LOC \$125,000 or greater	up to 70% LTV	Rates as Low As 8.74%	3.25% APR
LOC \$75,000 - \$124,999	up to 70% LTV	Rates as Low As 8.99%	3.25% APR
LOC \$25,000 - \$74,999	up to 70% LTV	Rates as Low As 9.24%	3.25% APR
LOC less than \$25,000	up to 70% LTV	Rates as Low As 9.49%	3.25% APR
Other Rates and Terms available up to 85% LTV - Call or stop by one of our branches for information.			
Preferred Plus ² - Unsecured Line of Credit			
Balance Amount	Annual Percentage Rate		Floor Rate
Outstanding Balance \$1,000 - \$25,000	13.99% WSJ + 5.49%		10% APR

¹ Annual Percentage Rate: Annual Percentage Rate (APR) shown was available for well qualified applicants as of 3/4/2024 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. 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 .025% for automatic payment from a Sandy Spring Bank checking account. APRs may vary during the life of the line. The index used is based on 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. Fees and Charges: To open an account, you must pay certain fees (closing costs) to third parties such as appraisers, credit reporting firms, and government agencies. 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. The maximum APR is 24%. 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. Equity Reserve Minimum line amount \$20,000, Maximum line amount is \$700,000.

² APR is a variable rate. The maximum APR is 24%

