

Who We Are?	Malvern Bank N.A.
Questions?	Call 610-644-9400 or go to www.MyMalvernBank.com

Home Equity Line of Credit (HELOC)

HELOC	Sample Draw Amount	APR ⁽¹⁾	Example Payment
	\$25,000.00	6.500%	\$218.75

(1) Rates: For new Home Equity Lines of Credit (Line), your initial Annual Percentage Rate (APR) is based on the U.S. Prime Rate published in the Money Rates table of The Wall Street Journal on the date you sign the credit agreement for your new credit account plus 1.00%. Thereafter, your APR may vary monthly and is based on the U.S. Prime Rate published in the Money Rates table of The Wall Street Journal on the first business day of the calendar month. The maximum APR is 18.00%. Draw and Repayment Terms: The Line has a 10-year draw period during which you may obtain advances and must repay both principal and interest payments based upon the balance owing at the end of each billing cycle. Thereafter, no additional advances may be taken, and the Line will enter its 15 year repayment period during which you must repay both principal and interest. Subject to credit approval. Rates subject to change without notice.

Fixed Rate Home Equity Installment Loans

Fixed Rate Home Equity Loans (First Lien Position)	Product	Rate	APR ⁽²⁾	Sample Monthly Principal and Interest Payment ⁽³⁾
	5 Year Fixed Home Equity	4.990%	5.238%	\$471.67
10 Year Fixed Home Equity	4.990%	5.212%	\$265.04	

Fixed Rate Home Equity Loans (Second Lien Position)	Product	Rate	APR ⁽²⁾	Sample Monthly Principal and Interest Payment ⁽³⁾
	5 Year Fixed Home Equity	4.875%	5.123%	\$470.35
10 Year Fixed Home Equity	5.250%	5.381%	\$268.23	
15 Year Fixed Home Equity	5.625%	5.718%	\$205.93	

- (2)(3) Annual Percentage Rates (APR's) and payments are calculated assuming a loan secured against a single family, owner occupied property. APR and payments based on a loan amount of \$25,000 which closes on the last day of the month. Payment amounts do not include amounts for taxes and insurance premium, which will cause the actual payment obligation to be greater.
- Interest Rates, APR's, payments, terms and conditions are subject to change without notice
- Subject to credit approval



Other Loan Rates



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Auto, Personal, and Lines of Credit

	Type	Term or Months	Minimum Amount	Annual Percentage Rate (APR)	Monthly Payment per \$1,000 borrowed
Auto Loans	New Auto	12-60 Months	\$5,000	Starting at 3.750%	\$18.89
	Previously Owned Auto	12-60 Months	\$5,000	Starting at 4.490%	\$18.52

	Type	Term or Months	Minimum Amount	Annual Percentage Rate (APR)	Monthly Payment per \$1,000 borrowed
Personal Loans and Lines of Credit	Asset Secured	12-60 Months	\$2,000	2.00% over CD Rate	\$19.21
	Unsecured	36 Months	\$2,000	11.74%	\$32.96
	Unsecured	60 Months	\$2,000	11.99%	\$22.11
	Personal Line of Credit	Revolving	\$2,000	WSJ Prime Rate + 6.000% ⁽⁵⁾	Variable

.**Autopay must be from a qualified Malvern Bank N.A. checking account. Maximum interest on the line of credit is 18%. Due to market fluctuations, interest rates are subject to change at any time and without notice. Interest rates are also subject to credit and property approval based on secondary market guidelines. The rates shown are based on average rates for our best-qualified customers. Your individual rate may vary.

(5) Prime Rate as published in the Wall Street Journal. This is variable rate and is subject to change and as a result your payment requirement may fluctuate higher or lower. Subject to credit approval.

	Type	Term or Months	Minimum Amount	Annual Percentage Rate (APR)	Monthly Payment per \$1,000 borrowed
Overdraft Line of Credit	Overdraft Line of Credit	Revolving	\$500	WSJ Prime Rate + 6.000% ⁽⁶⁾	Variable

(6) Prime Rate as published in the Wall Street Journal. This is variable rate and is subject to change and as a result your payment requirement may fluctuate higher or lower. Subject to credit approval.

For rates on all other Malvern Bank N.A. Personal Loan products please stop by any branch or call (610) 644-9400 for prompt service.