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| Who We Are? | Malvern Bank N.A.   |
| Questions?  | Call 610-644-9400 or go to <a href="http://www.MyMalvernBank.com">www.MyMalvernBank.com</a> |

## Home Equity Line of Credit Special – Limited Time Offer

|              | Term             | Sample Draw Amount | APR            | Example Payment |
|--------------|------------------|--------------------|----------------|-----------------|
| <b>HELOC</b> | Intro (6 Months) | \$25,000           | 2.25%          | \$46.23         |
|              | After 6 Months   | \$25,000           | WSJ Prime Rate | \$150.11        |

Disclosure: The home equity line of credit (HELOC) promotion is a limited time offer, available for a new HELOC, and subject to credit and collateral approval and may be withdrawn at any time. Combined loan to value (LTV) ratio (including prior mortgage or liens) of 80% or less. Investment properties are not eligible for HELOC products.

Introductory rate of 2.25% for six months is only available in the Bank's market area which includes portions of PA, NJ, or FL. Properties located outside of the bank's market area will be charged 0.25% above both the introductory and the standard rate. Introductory rate offer is for HELOC and non-Malvern Refinance Loans. Existing Malvern HELOC customers require a new line of credit with a minimum increase of \$25,000 to qualify for this introductory APR promotion.

Thereafter, the Standard Rate will be the *Wall Street Journal* Prime Rate, as of May 4, 2022 the rate is 4.00% (rates are variable and are subject to change on the first day of each calendar month). Maximum Annual Percentage Rate is 18%. Subject to a Documentation Prep Fee of \$150. Title insurance, appraisal fees, and other costs may apply based upon loan size. The property must be the Primary or Secondary Residence, single family of the Borrower(s) and not currently listed for sale. Malvern Bank, N.A., and its representatives do not provide tax or legal advice. You should consult your tax and/or legal advisor for advice and information concerning your particular situation.

Draw and Repayment Terms: The Line has a maximum period of 10 years for which you may obtain advances; during the first six months, the minimum monthly payment for the HELOC is interest only; during the remaining 9½ years, minimum payments that include both principal and interest must be made based upon the balance owed at the end of each billing cycle. After that, no additional advances may be taken, and the Line will enter into a 15-year repayment period during which you must repay both principal and interest.

**For information on a HELOC for over \$550,000, please call 610-695-3644  
or email [HomeEquity@MyMalvernBank.com](mailto:HomeEquity@MyMalvernBank.com)**



# Home Equity Rates



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## Fixed Rate Home Equity Installment Loans

| Fixed Rate Home Equity Loans (First Lien Position) | Product                   | Rate   | APR <sup>(2)</sup> | Sample Monthly Principal and Interest Payment <sup>(3)</sup> |
|--|---------------------------|--------|--------------------|--|
|  | 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 <sup>(2)</sup> | Sample Monthly Principal and Interest Payment <sup>(3)</sup> |
|---|---------------------------|--------|--------------------|--|
|   | 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              | 24-60 Months   | \$5,000        | Starting at 3.750%           | \$18.89                              |
|            | Previously Owned Auto | 24-60 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% <sup>(5)</sup> | 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% <sup>(6)</sup> | 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.**