ADIRONDACK BANK

Consumer Loan Rate Sheet

Effective Date 04/22/2014

Loan Type	APR	Maximum Term - (Months)	Required Downpayment	Minimum Loan	Maximum Loan	Monthly P & I Payment Per $1,000
New Cars, Trucks & Motorcycles 2013, 2014 AND 2015 ONLY-Never Registered						
	3.00%	24	5%	$5,000	$50,000	$42.98
	3.50%	36	5%	$5,000	$50,000	$29.30
	4.00%	48	5%	$5,000	$50,000	$22.58
	4.50%	60	10%	$5,000	$50,000	$18.64
	4.75%	72	15%	$5,000	$50,000	$15.99
Used Cars, Trucks & Motorcycles (Previously Registered)						
2011-2014	4.25%	24	5%	$5,000	$50,000	$43.54
	4.75%	36	5%	$5,000	$50,000	$29.86
	5.25%	48	10%	$5,000	$50,000	$23.14
	5.75%	60	15%	$5,000	$50,000	$19.22
2010 to 2007	7.00%	24	10%	$5,000	$50,000	$44.77
	7.50%	36	20%	$5,000	$50,000	$31.11
	8.00%	48	20%	$5,000	$50,000	$24.41
Motorcycles Minimum Loan $4,000 Maximum Loan $20,000						
Vehicles 2006 and older: 9.50% 36 months max term 80% Loan to Value						
New Recreational Vehicle (Motor Homes, Campers, and RV's) 2013, 2014, AND 2015 ONLY						
New=Never Registered	5.50%	24	0%	$5,000	$75,000	$44.10
	5.75%	36	0%	$5,000	$75,000	$30.31
	6.00%	48	10%	$5,000	$75,000	$23.49
	6.25%	60	10%	$5,000	$75,000	$19.45
	6.50%	84	10%	$5,000	$75,000	$14.85
	7.00%	120	10%	$5,000	$75,000	$11.61
Used Recreational Vehicle (Motor Homes, Campers, and RV's) (Previously Registered)						
2005-2014	6.50%	24	15%	$5,000	$50,000	$44.55
	6.75%	36	15%	$5,000	$50,000	$30.76
	7.00%	48	15%	$5,000	$50,000	$23.95
	7.25%	60	15%	$5,000	$50,000	$19.92
	7.50%	84	15%	$5,000	$50,000	$15.34
	8.00%	120	15%	$5,000	$50,000	$12.13
2004 and older: 36 months max term 75% Loan to Value						
Personal Loans Secured with:						
Savings	4.25%	60	N/A	$2,500	* *	$18.53
Certificate of Deposit	*	60	N/A	$2,500	* *	
	* 2.5% over Certificate rate with a minimum of 4.25%					
	** Maximum loan amount 95% of principal balance of instrument pledged					
Unsecured Personal Installment Loans						
	8.75%	24	N/A	$2,500	$7,500	$45.15
	8.75%	36	N/A	$2,500	$7,500	$31.29
	8.75%	48	N/A	$2,500	$7,500	$24.37
	8.75%	60	N/A	$2,500	$7,500	$20.24

See page 2 for important disclosure information

MEMBER FDIC EQUAL HOUSING LENDER

ADIRONDACK BANK

Consumer Loan Rate Sheet

Effective Date 04/22/2014

Loan Type	APR	Maximum Term - (Months)	Required Downpayment	Minimum Loan	Maximum Loan	Monthly P & I Payment Per $1,000
New Boats 2013, 2014 & 2015 (From Dealership, Never Registered)						
	5.50%	24	0%	$5,000	$75,000	$44.85
	5.75%	36	0%	$5,000	$75,000	$30.82
	6.00%	48	10%	$5,000	$75,000	$23.88
	6.25%	60	10%	$5,000	$75,000	$19.78
	6.50%	84	10%	$5,000	$75,000	$15.10
	7.00%	120	10%	$5,000	$75,000	$11.81
Used Boats (Previously Registered)						
2007-2014	6.50%	24	15%	$5,000	$50,000	$45.30
	6.75%	36	15%	$5,000	$50,000	$31.29
	7.00%	48	15%	$5,000	$50,000	$24.35
	7.25%	60	15%	$5,000	$50,000	$20.26
	7.50%	84	15%	$5,000	$50,000	$15.60
	8.00%	120	15%	$5,000	$50,000	$10.34
Boats 2000-2006 36 months max term 75% Loan to Value						
New ATV, Snowmobiles, Personal Watercraft, Dirt Bikes, Lawn Equipment 2013, 2014 & 2015 ONLY						
	5.50%	24	0%	$4,000	$20,000	$44.10
	5.75%	36	0%	$4,000	$20,000	$30.31
	6.00%	48	10%	$4,000	$20,000	$23.49
	6.25%	60	10%	$4,000	$20,000	$19.45
Used ATV, Snowmobiles,Personal Watercraft, Dirt Bikes, Lawn Equipment						
2004-2012	6.50%	24	15%	$4,000	$20,000	$44.55
	6.75%	36	15%	$4,000	$20,000	$30.76
	7.00%	48	15%	$4,000	$20,000	$23.95
	7.25%	60	15%	$4,000	$20,000	$19.92
Home Improvement						
	7.00%	36	N/A	$2,500	$20,000	$30.88
	7.25%	48	N/A	$2,500	$20,000	$24.06
	7.50%	60	N/A	$2,500	$20,000	$20.04
	8.00%	84	N/A	$5,000	$20,000	$15.59
	8.50%	120	N/A	$7,500	$20,000	$12.40
ADvantage Line of Credit						
	13.15%		N/A	$1,500	$7,500	

APR = Annual Percentage Rate

Monthly P & I (Principal and Interest) for the chart above is provided for purpose of illustration.
To calculate your monthly principal and interest payment using the chart above, simply multiply the dollar figure in the last column by the loan amount desired and divide by 1,000.

Advantage Line of Credit APR is subject to change from time to time based on changes in an independent index which is the Wall Street Prime Rate.

Rates quoted are Adirondack Bank's best available rates. Loan rates and terms are determined by overall credit history and are subject to change. Applications are subject to credit approval.

MEMBER FDIC
EQUAL HOUSING LENDER

Current Adirondack Bank loans will not be refinanced at these rates.