

The Annual Percentage Rate (APR) applies to new loans \$10,000 or more with a term of 60 months and an automatic deduction of payment from a checking account from Century Savings Bank. For example, a \$10,000 loan with a 4.49% APR, your payment would be \$186.40/month for 60 months. On refinancing existing Century Savings Bank home equity loans, a minimum loan amount of \$10,000 must be borrowed, with at least \$10,000 more than present balance, to obtain APR. The APR without automatic deduction is .51% higher. Should for any reason you discontinue using the automatic deduction service at any time during your loan period, your APR will increase. This product is a fixed-rate; closed-end loan secured by your primary residence and may not exceed 80% loan-to-value ratio (including a first mortgage or other liens). Rates and fees are subject to change without notice. The above rate is quoted as of 09/09/2010. All loans are subject to credit approval. Property insurance is required. \*Consult your tax advisor concerning the deductibility of interest.