



**Pacific Trust Bank**  
**Consumer Loan Rates**  
**Effective September 1, 2010**



Loan Program	A.P.R.	Daily Periodic Rate	Mo. Payment Per \$1,000
<b>OVERDRAFT LINE OF CREDIT</b> A Pacific Trust Bank Checking Account is required Rate is adjustable monthly to Prime + 5.00%, 18.0% Max. Rate Available Credit Limits: \$500 up to \$10,000 Your Minimum Monthly Payment will equal 1.5% of the Loan Balance or \$25, whichever is greater.	* <b>8.25%</b>	0.0226027%	\$15.00
		* Effective for September 2010, based on the major bank Prime Rate of 3.25% as of 8/1/10.	
<b>SAVINGS SECURED LOANS</b> Variable Rate, adjustable monthly = Regular Savings Interest Rate [0.25% for September 2010] + 2.0% Margin	<b>2.25%</b>	0.0061644%	\$17.64
<b>CERTIFICATE SECURED LOANS</b> Maximum Term is the Certificate Maturity Date (APR and minimum monthly payment varies based on the Certificate rate & term)	<b>The Certificate Rate + 3.5%</b>		
<b>HOME EQUITY CREDIT LINE</b> Credit Limits from \$10,000 to \$100,000 available. Borrow up to 80% of the home's value. Minimum monthly payment is 1% of the outstanding balance (\$50 minimum). There are <u>NO Annual Fees</u> . Borrower pays for actual costs of Credit Report, Appraisal, Title Insurance, Flood Certification, and Recording Fees. Some restrictions apply.	<b>Owner-Occupied Homes Only</b> <b>L-T-V</b> Up to 80%	<b>A.P.R.*</b> <b>4.25%</b> <b>10-year Draw Period</b>	<b>Adjustable Monthly to:</b> Prime + 1.0% * The maximum interest rate is 12.00%. The Prime Rate on 8/1/10 was 3.25%. <b>Balloon payment due at end of Draw Period.</b>

**All offered terms are subject to change without notice.**

**Other rates and terms are available based on Credit Qualifications.**

**For more information, or to ask about 1st and 2nd mortgage loans, call (619) 498-0081 or (877) 441-BANK**