



**Pacific Trust Bank
Consumer Loan Rates
Effective September 1, 2009**



Loan Program	A.P.R.	Daily Periodic Rate	Mo. Payment Per \$1,000
OVERDRAFT LINE OF CREDIT 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.	* 8.25%	0.0226027%	\$15.00
		* Effective for September 2009, based on the major bank Prime Rate of 3.25% as of 8/1/09.	
SAVINGS SECURED LOANS Variable Rate, adjustable monthly = Regular Savings Interest Rate [0.50% for September 2009] + 2.0% Margin	2.50%	0.0068493%	\$17.75
CERTIFICATE SECURED LOANS Maximum Term is the Certificate Maturity Date (APR and minimum monthly payment varies based on the Certificate rate & term)	The Certificate Rate + 3.5%		
HOME EQUITY CREDIT LINE Credit Limits from \$10,000 to \$300,000 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.	Owner-Occupied Homes Only L-T-V Up to 80%	A.P.R.* 4.25%	Adjustable Monthly to: Prime + 1.0%
* The maximum interest rate is 12.00%. The Prime Rate on 8/1/09 was 3.25%.			
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			