

Consumer Loan Rates

Effective June 30, 2025

Watertown
— Savings Bank —

Product	Annual Percentage Rate	Maximum Loan	Down Payment	Monthly P& I per \$1,000	Notes
Home Equity Line of Credit*	7.500%	\$250,000	n.a.		<i>Rate is variable 7.500% APR fixed for 12 months, then prime plus applicable margin thereafter†.</i>
Home Equity 5 year Loan	6.500%	\$100,000	n.a.	\$19.57	
Home Equity 10 Year Loan	6.625%	\$100,000	n.a.	\$11.42	
Home Equity 15 Year Loan	6.875%	\$100,000	n.a.	\$8.92	
Passbook Collateral Loan	+ 3.00%	90% of balance	n.a.	n.a.	
New Auto 3 Year Loan**	7.50%	\$25,000	20%	\$31.11	
New Auto 5 Year Loan**	8.00%	\$25,000	20%	\$20.28	
Used Auto 4 Year Loan**	9.00%	\$15,000	20%	\$24.89	
Unsecured Personal 4 Year Loan**	14.50%	\$15,000	n.a.	\$27.58	<i>Minimum loan \$1,500</i>

**APR on auto and personal loans are for auto pay from a WSB account. Add .50% if payment not withdrawn from a WSB account.

- **Home Equity Line of Credit (HELOC)** rates vary by adding the Prime Rate as listed in the Wall Street Journal at the beginning of the billing cycle to the applicable margin. Minimum line amount is \$25,000.00. No minimum draw required at closing. Minimum APR is 4%. Maximum APR is 18%. Maximum 75% combined loan-to-value. HELOC rates based on credit score of 740 or higher. If the minimum score is not met, the rate will be increased by .50%. Loan Origination Fees for all WSB lines normally total between \$0.00 and \$2,000.00. You must also pay certain fees to third-parties to open a line. These fees generally total between \$500.00 and \$1,100.00. Early Termination Fee if line is terminated and a request for discharge is made within the first two years. Annual Maintenance Fee of \$75.00. Itemized fees are available upon request from your Mortgage Loan Originator.
- **Home Equity Loan** rates are based on a credit score of 740 or higher. If the minimum score is not met, the rate will be increased by .25%. Add .125% when monthly payments not withdrawn from a WSB deposit account. Minimum loan amount is \$25,000.00.
- **Property Insurance** is required on HELOCs and HELOANS. Title insurance may be required for first lien HELOCs and HELOANS. Rates are subject to change without notice. Subject to credit approval. Please contact your tax or financial advisor regarding deductibility for tax purposes.
- *10-year draw period plus 5-year repayment.
- **All Unsecured Personal Loans** require a minimum two-year relationship with WSB.
- **Passbook Collateral Loans** are charged 3.00% over the lowest rate tier earned on the account. Rates are subject to change without notice. APR will vary based on final loan amount & finance charges. Subject to credit approval.

†New lines secured by owner-occupied or second homes only.