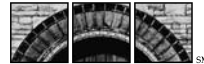


Select from 3 great credit lines and stamp your holiday bills "PAID"



- 1 Prime Minus 2% APR for the Life of the Line***
Currently 5.00% APR*
Pay interest only for the first 10 years.
- 2 Prime Minus 1% APR for the Life of the Line****
Currently 2.25% APR**
Pay interest and principal to reduce your outstanding balance.
- 3 Fixed Rate 5.99% APR for 15 years*****
Pay interest only for 5 years.

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* This is a variable rate loan. Maximum Annual Percentage Rate (APR) is 18%. Minimum APR is 5%. Prime minus discount requires automatic payment made from a North Easton Savings Bank E-asy AccessSM or Elite AccessSM checking account and reoccurring direct deposit. Maximum loan amount cannot exceed 70% of the home's current appraised value less any existing mortgage liens.

** This is a variable rate loan. Maximum Annual Percentage Rate (APR) is 18%. Prime minus discount requires automatic payment made from a North Easton Savings Bank account. Maximum loan amount cannot exceed 80% of the home's current appraised value less any existing mortgage liens.

*** Fixed rate product is a discounted product that requires automatic payment made from a North Easton Savings Bank E-asy AccessSM or Elite AccessSM checking account and reoccurring direct deposit. Maximum loan amount cannot exceed 80% of the home's current appraised value less any existing mortgage liens. For all loan options: Property insurance required. Offer available on owner occupied 1-4 family residences only. Other restrictions apply. Rates are subject to change without notice. If title to the property is held in a trust or the line is secured as a first mortgage, you may be charged closing costs that range from \$76 to \$402. If the line is closed within the first three years, you will be charged an early termination fee between \$300 and \$475.