



SHOREHAM BANK

Interest Rate Matrix**

Secured Loans - (Loans for \$7,501 - \$25,000)

Unsecured Loans - (Loans for up to \$7,500 - Max Term of 120 Months)

Term						
	800+*	760+	740-759	700-739	660-699	640-659
36 Months	5.95%	6.50%	7.50%	8.50%	9.50%	10.50%
60 Months	5.95%	6.95%	7.95%	8.95%	9.95%	10.95%
84 Months	6.95%	7.25%	8.25%	9.25%	10.25%	11.25%
120 Months	6.95%	7.50%	8.50%	9.50%	10.50%	11.50%
180 Months	7.25%	7.95%	8.95%	9.95%	10.95%	11.95%
240 Months	7.25%	8.25%	9.25%	10.25%	11.25%	12.25%

* < 38% Total Debt Ratio with no Origination Charges

***All decisions are at the sole discretion of Shoreham Bank and are subject to change without notice and all loans are subject to credit approval.*

Interest Rates are priced off the Borrower's Middle Score. If more than one borrower, the Highest Middle Score will be used.

Effective Date: 09-01-2023

