

# PERSONAL LOANS

	<b>Fixed Option Home Equity Line of Credit</b>	<b>Interest-Only Home Equity Line of Credit</b>	<b>New Vehicle &amp; Motorcycle Loans</b>	<b>Used Vehicle &amp; Motorcycle Loans</b>	<b>Unsecured Installment Loans</b>	<b>Personal Line of Credit</b>	<b>Overdraft Line of Protection</b>
<b>Description</b>	Tap into your home's equity and put it to work for you. Our Fixed Option Home Equity Line of Credit gives you the power to make renovations, purchase big ticket items and consolidate high interest debt.	Maximize your budget with our Interest-Only Home Equity Line of Credit. Pay only interest for the first ten years while enjoying the same access as our Fixed Option Home Equity Line of Credit.	Our New Vehicle & Motorcycle loans allow you to finance your dream vehicle through the PeoplesBank financial centers that you use for all of your banking.	Purchase a used vehicle from a dealer or a private party with our Used Vehicle & Motorcycle Loans. You can even refinance your existing vehicle loan or use the equity in your vehicle for other needs.	Our Unsecured Installment Loans are quick and easy with no collateral required. Consolidate bills, take a vacation or make home repairs.	Well-qualified borrowers can use the Personal Line of Credit for just about anything. It's flexible and there when you need it.	Protect yourself from the embarrassment of an overdrawn checking account with the Overdraft Line of Protection.
<b>Type of Term</b>	This revolving line can be used again and again.	This revolving line can be used during the draw period.	A variety of fixed terms available	A variety of fixed terms available	A variety of fixed terms available	The revolving line can be used again and again.	This revolving line can protect your checking account.
<b>How It Can Help</b>	Access your line with a debit card. Write checks or transfer via internet banking for added convenience.	Access your line with a debit card. Write checks or transfer via internet banking for added convenience.	Because the rate is fixed, the payment size can be tailored to fit your budget.	Because the rate is fixed, the payment size can be tailored to fit your budget.	Because the rate is fixed, the payment size can be tailored to fit your budget.	Access your line with a debit card. Write checks or transfer via internet banking for added convenience.	Costs you nothing unless you utilize it. The perfect way to put your mind at ease.
<b>Special Feature</b>	Enjoy the option to lock in a portion of your balance and pay it back over a set time period with a fixed interest rate.	After the draw period, any outstanding balance will enter a repayment period.					
	Rate discounts given for automatic debit from a PeoplesBank checking and/or Direct Deposit						No rate discounts

