

Prime Rate is: 4.75%

Prime Rate Effective Date: 3/22/2018

Effective: 04-09-2018

Today's Personal Loan Interest Rates

Product	Rate Type	Term (months)	APR As Low As	Sample Loan Amount	Sample Monthly Payment
Home Equity Line of Credit ⁽¹⁾					
Interest Only Payment	Variable	120	4.50%	\$100,000	\$ 369.86
Interest Only Payment***	Variable	36	3.25%	\$100,000	\$ 267.12
Interest & Principal Payment	Variable	120	4.50%	\$100,000	\$ 1,036.38
Automobile Loan ⁽²⁾					
New (≤ \$19,999)	Fixed	60	3.85%	\$18,000	\$ 330.28
New (≥ \$25,000)	Fixed	72	3.95%	\$35,000	\$ 546.78
Used (≤ \$19,999)	Fixed	48	4.00%	\$18,000	\$ 406.42
Used (≥ \$20,000)	Fixed	60	4.10%	\$25,000	\$ 461.54
RV Loan ⁽³⁾					
New (≥ \$35,000)	Fixed	60	5.00%	\$35,000	\$ 660.49
New (\$25,000-\$34,999)	Fixed	60	5.50%	\$25,000	\$ 477.53
New (\$20,000-\$24,999)	Fixed	60	5.75%	\$20,000	\$ 384.34
New (\$10,000-\$19,000)	Fixed	36	6.25%	\$10,000	\$ 305.35
New (\$2,500-\$9,999)	Fixed	24	8.25%	\$5,000	\$ 226.71
Used (≥ \$25,000)	Fixed	60	5.75%	\$25,000	\$ 480.42
Used (\$20,000-\$24,999)	Fixed	60	6.00%	\$20,000	\$ 386.66
Used (\$10,000-\$19,000)	Fixed	36	6.50%	\$10,000	\$ 306.49
Used (\$2,500-\$9,999)	Fixed	24	8.50%	\$5,000	\$ 227.28
Personal Unsecured Loan ⁽⁴⁾					
Fully Amortized	Fixed	36	7.25%	\$10,000	\$ 309.92
Reddi-Credit Line ⁽⁵⁾					
\$10,001 - \$24,999	Variable	N/A	11.76%	N/A	N/A
\$25,000 - \$49,999	Variable	N/A	10.76%	N/A	N/A
\$50,000 - \$250,000	Variable	N/A	9.76%	N/A	N/A
Credit Reserve Line ⁽⁶⁾					
\$500 - \$10,000	Fixed	N/A	17.00%	N/A	N/A

All loans are subject to credit approval, verification, and collateral evaluation (if applicable). Credit approval is subject to your meeting specific underwriting requirements. Must be over 18 years old to apply. Products available to Arizona residents only and are subject to change without notice.

⁽¹⁾ APR is variable, subject to change monthly, and based on the Prime Rate plus or minus a margin based on credit score. Prime rate is periodically published in the Wall Street Journal, Western edition. APR shown is the lowest available rate. Maximum APR is 21.00%. In no event, will the APR be less than 3.75%. Other APRs are available. Plan subject to \$15.00 charge for any check written for less than \$500 and Early Closure Fee of \$500 for terminating your line within the first three years. No points, closing costs or third party fees. Property value will be determined by National Bank of Arizona – any external appraisal requested by applicant will be at applicant's expense. Limited to owner-occupied property with up to 80% combined loan-to-value (LTV); maximum LTV determined by property value, loan amount and FICO score. Property insurance required. Other restrictions may apply, contact banker for details.

***Variable APR for first thirty six (36) months: Wall Street Journal Prime minus 1.50%. Available for new Home Equity Line of Credit accounts and qualifying existing NBJAZ HELOC clients providing the existing commitment is increased by a minimum of \$25,000 with auto payment from a NBAZ Deposit account.. The Variable APR will then convert to the initial variable APR for the remaining term.

(2) APR shown is available for loan amounts greater than or equal to \$2,500 only. APR based on loan amount, term and FICO score. Other loan amounts, terms, and payment options available. Offer is available on new and used loans. Vehicle insurance required. Loan origination fee of \$75 applies. Other restrictions may apply, contact branch for details. **Applicant is responsible for any and all applicable MVD fees.

(3) APR shown is available for loan amounts greater than or equal to \$2,500 only. APR based on loan amount, term and FICO score. Other loan amounts, terms and payment options available. Offer is available on new and used loans. Vehicle insurance required. Loan origination fee of \$75 applies. Other restrictions may apply, contact branch for details. **Applicant is responsible for any and all applicable MVD fees.

(4) APR is fixed and based on FICO score. APR shown assumes an unsecured loan, excellent credit history. Other APRs are available. Loan origination fee of \$75 applies. Other restrictions may apply, contact branch for details.

(5) APR is variable, subject to change monthly, and based on the Prime Rate plus a margin based on credit score and amount.. Prime rate is periodically published in the Wall Street Journal, Western edition. Other APRs are available. Maximum APR is 21.00%. There is no stated maturity or term for this product. You may cancel at any time with written notice to us. We may cancel at any time without cause upon 15 days written notice to you. Minimum monthly payment will be 1.50% of your outstanding principal balance plus accrued interest and other charges. If the outstanding balance is \$75 or less, payment is due in full. Other restrictions may apply, contact a branch for details.

(6) You may have up to two (2) Credit Reserve Lines. The combined credit limit is determined based on your income and ability to repay. The combined credit limit can not exceed \$10,000. There is no stated maturity or term for this product. You may cancel at any time with written notice to us. We may cancel without cause upon 15 days written notice to you. If you close your checking account, you will be required to repay the outstanding principal balance plus interest and fees immediately in full. At National Bank of Arizona's option (subject to credit approval), you may be able to repay the outstanding principal balance in monthly installments not to exceed 36 months. Minimum monthly payment will be 2.78% of your outstanding principal balance plus accrued interest and other charges. If the outstanding balance is \$20 or less, payment is due in full. Other restrictions may apply, contact a branch for details.