



**14. HISTORICAL EXAMPLES.** The following table shows how the annual percentage rate and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the index over the last 15 years. The index values are from the first business day of July. While only one payment amount per year is shown, payments would have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payment was made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments would change in the future.

Year	Index (%)	Margin* (%)	ANNUAL PERCENTAGE RATE (%)	Minimum Monthly Payment (\$)
2009	3.250	0.500	5.000 (K)	100.00
2010	3.250	0.500	5.000 (K)	93.22
2011	3.250	0.500	5.000 (K)	86.90
2012	3.250	0.500	5.000 (K)	81.01
2013	3.250	0.500	5.000 (K)	75.52
2014	3.250	0.500	5.000 (K)	70.40
2015	3.250	0.500	5.000 (K)	65.63
2016	3.500	0.500	5.000 (K)	61.18
2017	4.250	0.500	5.000 (K)	57.03
2018	5.000	0.500	5.500	53.16
2019	5.500	0.500	6.000	N/A
2020	3.250	0.500	5.000 (K)	N/A
2021	3.250	0.500	5.000 (K)	N/A
2022	4.750	0.500	5.250	N/A
2023	8.250	0.500	8.750	N/A

\* This is a margin we have used recently; your margin may be different.  
 (K) This reflects a lifetime floor of 5.000 percent.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this Home Equity Plan Disclosure  
 and a copy of the Home Equity Brochure on today's date.

\_\_\_\_\_ Date \_\_\_\_\_  
 JOHN DOE