

OmniAmerican Bank Loan Rates

Effective: July 24, 2010

NEW AND USED AUTO LOANS

- Rates as low as **3.99%** APR
- **.25%** discount available with 10% Equity
- Model years 2011 - 2005
- Maximum terms apply
- Refinance loans available

NEW AND USED RECREATIONAL VEHICLES AND MARINE EQUIPMENT

- Rates as low as 8.25% APR
- Model years 2011 and older
- Maximum Terms apply

New AND USED MOTORCYCLES

- Rates as low as 9.25% APR
- Maximum Terms apply
- Model years 2011 and older

MISCELLANEOUS SECURED LOANS

- Contact OmniAmerican Consumer Lending at (817) 367-5780 for current rate and financing options.

BUSINESS, COMMERCIAL, AGRICULTURAL AND FARM LOANS

- Contact OmniAmerican Business/Commercial Services at (817) 367-5401 for current rate and financing options.

PERSONAL LOANS

- Omni Personal Loan rates as low as 9.99% APR - Maximum terms apply
- Omni Line of Credit rates as low as 7.25% APR with a maximum loan amount of \$250,000. Rates based off of the WSJ Prime adjusted quarterly. APR may vary.

HOME EQUITY OR HOME IMPROVEMENT LOANS

- Rates as low as 7.25% APR
- Maximum terms apply
- Equity requirements apply
- Contact Mortgage Lending at (817) 367-5640 for current rates and financing options

HOME EQUITY LINES OF CREDIT*

- Contact Mortgage Lending at (817) 367-5640 for current rates and financing options

Current WSJ Prime is 3.25%

RESIDENTIAL MORTGAGE LOANS

- Contact Mortgage Lending at (817) 367-5640 for current rates and financing options.

*** Interest rate discount of .15% available on all vehicle and personal loans with an auto debit from an OmniAmerican checking or savings account.**

All applicants are subject to credit approval. All interest rates are shown as Annual Percentage Rate (APR). Maximum Annual Percentage Rate (APR) on all loans described above is 18%. Financing in excess of 100% only available to qualified customers. Interest rates, down payment requirements and financing terms for all loans are subject to change without notice. All loan programs may be withdrawn or extended at any time without prior notification. The amount financed could affect the length of the repayment term. All interest rates listed herein are for loans extended from the effective date listed herein forward. They do not apply nor will be applied to any existing loans. For more details, please contact us at the numbers indicated above.