

OmniAmerican Bank Loan Rates

Effective: November 3, 2009

NEW AND USED AUTO LOANS

- Rates as low as **4.80% APR**
- Model years 2004 - 2010
- Maximum advance, including tax, title, and license, of 125%
- Maximum term of 72 months (with a \$20,000 minimum sales price for 70-72 months)
- Refinance loans available

NEW AND USED RECREATIONAL VEHICLES AND MARINE EQUIPMENT

- Rates as low as **8.25% APR**
- Model years 2009 and older
- Maximum Term of 144 months (with a \$50,001 minimum sales price required)

NEW AND USED MOTORCYCLES

- Rates as low as **9.25% APR**
- Maximum Term of 72 months (with a \$20,000 minimum sales price required)

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.

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

PERSONAL LOANS

- Omni Personal Loan rates as low as **9.99% APR** - Maximum term 60 months
- 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 LINES OF CREDIT*

*Equity requirements apply. Home Equity Line of Credit rates are subject to creditworthiness. **Rate based off of the WSJ Prime Rate plus 2%**. The Annual Percentage Rate (APR) may vary. Minimum line advanced of \$4,000. The property must be properly insured. You may request more specific cost information about third-party fees from us. **For more details, please speak with a Personal Banker at your local branch; contact Telebranch at Metro (817) 498-6664 or 1-866-670-6664; or contact Mortgage Lending at (817) 367-5640.**

Current WSJ Prime is 3.25%

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

HOME EQUITY OR HOME IMPROVEMENT LOANS

- Rates as low as **7.25% APR**
- Maximum term of 240 months
- Equity requirements apply
- Contact Mortgage Lending at (817) 367-5640 for current rates and financing options

RESIDENTIAL MORTGAGE LOANS

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

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.

