

Home Equity Rates, Terms and Conditions

Last updated on: July 1, 2009

Prime Rate: 3.25%

Home Equity Line of Credit Rates					
Credit Limits	Loan to Value	Standard Rates		Relationship Rate**	
		Rates As low	APR* As low	Rates As low	APR* As low
<=\$29,999	Up to 70%	Prime plus 3.00%	6.25%	N/A	N/A
>=\$30,000	Up to 70%	Prime plus 1.75%	5.00%	Prime plus 1.50%	4.75%
Express Mortgage (1st Lien Mortgage) \$75,000 to \$500,000	Up to 70%	Prime plus 1.50%	4.75%	Prime plus 1.25%	4.50%

Home Equity Lines and Express Mortgage available for primary residence only

*Information current as of 7/1/2009.

Home Equity Line of Credit rates are variable and may vary. Rates are subject to change without notice. Variable interest rates depend on total size of credit line. All APRs are based on a Prime rate of 3.25% and are current as of 7/1/2009. Maximum possible APR is 24%. Annual Fee of \$50 is charged annually after the first year, on the anniversary date of account opening. Rates subject to change. Adequate property insurance is required and if applicable, flood insurance will be required. You may be responsible for paying closing costs if you close your account within 3 years. Closing costs in the Washington, DC metropolitan area range from \$381 to \$1,470 on a \$50,000 loan. Rates, closing costs and other conditions may differ outside the Washington, DC metropolitan area.

**Relationship Rate requires auto-debit from a Chevy Chase Bank checking or savings account and a minimum \$30,000 initial draw.

Home Equity Loan Rates						
Loan Amount	Loan to Value	Terms	Standard Rates		5 Year Balloon Rate	
			APR* AS LOW as...	APR* with auto-debit	APR* AS LOW as...	APR* with auto-debit
<=\$29,999	Up to 70%	Up to 180 months	10.25%	9.75%	9.24%	8.74%
>=\$30,000	Up to 70%	Up to 180 months	10.00%	9.50%	8.99%	8.49%
Express Mortgage (1st Lien Mortgage) \$75,000 to \$500,000	Up to 70%	up to 180 months	9.75%	9.25%	8.74%	8.24%

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*Home Equity Fixed Rate Loan - Rates are subject to change without notice. Example of payment terms: A 15- year loan of \$50,000 at an APR of 9.00% would result in 180 monthly payments of \$507.13. Other product restrictions may apply. Adequate property insurance is required, and if applicable, flood insurance will be required.

