

Apply online at www.dedhamsavings.com

Equity Loans

(fixed rate)

5-year fixed rate

5.75%

Annual Percentage Rate*

1-5 year APR: 60 monthly payments of \$19.22 per \$1,000 borrowed.

10-year fixed rate

6.00%

Annual Percentage Rate*

6-10 year APR: 120 monthly payments of \$11.11 per \$1,000 borrowed.

20-year fixed rate

6.75%

Annual Percentage Rate*

11-20 year APR: 240 monthly payments of \$7.61 per \$1,000 borrowed.

Call us at (800) 462-1190 • Select any term, up to 20 years

** Annual Percentage Rates shown as of 7/18/08. Offer and rates subject to change without notice. Minimum loan amount \$10,000. Maximum loan amount \$200,000. Subject to credit approval. See a tax professional regarding deductibility of interest. Rate quoted is annual percentage rate (APR) and is based on a loan-to-value (LTV) of 85% or less (75% for condominiums) on 1-4 family owner-occupied residences. Property insurance is required and flood insurance may be required if it is determined that your property is in a flood zone. Customer is responsible for recording fees ranging from \$175-\$250. If needed, the customer would be responsible for an appraisal fee ranging from \$150-\$500, a trust review on properties held in trust ranging from \$75-\$200, and a condo doc review ranging from \$75-\$200. Not available for homes currently for sale or intended to be sold within 6 months of closing. Piggyback loans are ineligible.*

Dedham Savings
Your Bank

DEDHAM INSTITUTION FOR SAVINGS. Since 1831
Member FDIC / Member DIF  EQUAL HOUSING LENDER
Member of the SUM™ Program • Internet: www.dedhamsavings.com
Telephone connecting all offices: (800) 462-1190
Dedham • Needham • Norwood • Sharon • Walpole • Westwood