

HADDON SAVINGS BANK
201 WHITE HORSE PIKE
HADDON HEIGHTS, N.J. 08035

PREFERRED RATE DISCLOSURE

This disclosure describes the features of the preferred rate mortgage program you are considering. The interest rate and payment of your loan can change.

HOW YOUR INTEREST RATE AND PAYMENTS ARE DETERMINED

- Your payment will be based on the interest rate, loan balance, and loan term.
- Your initial interest rate is the rate on your Note at closing.
- Your regular monthly payments will consist of both principal and interest.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate may change if you participate in the automatic payment deduction program.
- Your loan will have a fixed rate, with a .250% discount if your payments are through an automatic payment deduction from a Haddon Savings Bank checking account. If you discontinue payment in that manner, the discount may be revoked starting with the next monthly payment and your rate will increase .250%.

OTHER INFORMATION

- This obligation does not have a demand feature.

I have read the disclosure form, and understand its contents, as evidenced by my signature below.

THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND

Name

Date

Name

Date

01/14/2019

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