



Mortgage Rates

Rates are accurate as of May 10, 2012

All rates are subject to change without notice.

Chicopee Savings Bank NMLS ID 514386

Fixed Rate Mortgages	Term	Interest Rate	Annual Percentage Rate (APR)	Points	**Payment per \$1,000 Borrowed
30 Year Fixed Rate	30 Years	3.750%	3.925%	1	\$4.63
30 Year Fixed Rate	30 Years	3.875%	3.968%	0	\$4.70
20 Year Fixed Rate	20 Years	3.625%	3.868%	1	\$5.86
20 Year Fixed Rate	20 Years	3.750%	3.878%	0	\$5.93
15 Year Fixed Rate	15 Years	3.000%	3.307%	1	\$6.91
15 Year Fixed Rate	15 Years	3.125%	3.287%	0	\$6.97
10 Year Fixed Rate	10 Years	3.000%	3.446%	1	\$9.66
10 Year Fixed Rate	10 Years	3.125%	3.359%	0	\$9.71
10 Year Fixed Rate CSB Portfolio	10 Years	*4.250% 4.500%	4.272% 4.522%	0 0	\$10.24 \$10.36

Fixed rate mortgages (except the 10 Year Fixed Rate/CSB Portfolio) are intended for sale in the secondary market and must meet investor guidelines. Please ask us about other point options available.

First Time Homebuyer Program "CSB First" <small>The maximum income limit is \$67,400</small>	Term	Interest Rate	Annual Percentage Rate (APR) 80%	Points	**Payment per \$1,000 Borrowed	**Payment per \$1,000 after First Adjustment
30 Year Fixed Rate	30 Years	*4.500% 4.750%	4.509% 4.759%	0 0	\$5.07 \$5.22	N/A N/A
10/1 Adjustable Rate <small>Index 0.180% - Caps 2%, 6%</small>	30 Years	*4.000% 4.250%	3.818% 4.023%	0 0	\$4.77 \$4.92	\$6.00 \$6.16

A first time homebuyer is an individual who has no ownership in a principal residence during the 3-year period preceding the date of the purchase of the property.

Adjustable Rate Mortgages	Term	Interest Rate	Annual Percentage Rate (APR)	Points	**Payment per \$1,000 Borrowed	**Payment per \$1,000 after First Adjustment
3/3 Adjustable Rate <small>Index 0.430% - Caps 2%, 6%</small>	30 Years	*3.000% 3.250%	3.493% 3.741%	0 0	\$4.22 \$4.35	\$5.37 \$5.52
5/1 Adjustable Rate <small>Index 0.180% - Caps 2%, 6%</small>	30 Years	*3.250% 3.500%	3.339% 3.589%	0 0	\$4.35 \$4.49	\$5.52 \$5.68
6/5 Adjustable Rate <small>Index 0.890% - Caps 2.5%, 5%</small>	30 Years	*3.750% 4.000%	3.977% 4.225%	0 0	\$4.63 \$4.77	\$5.84 \$6.00
10/1 Adjustable Rate <small>Index 0.180% - Caps 2%, 6%</small>	30 Years	*4.500% 4.750%	4.134% 4.341%	0 0	\$5.07 \$5.22	\$6.32 \$6.49

*Chicopee Savings Bank's Relationship Banking Mortgages offer an interest rate reduction of 0.25% when you request and maintain an automatic withdrawal payment from a new or existing Chicopee Savings Bank Checking Account. New accounts must be opened prior to closing.

Other terms (15, 20, 25) also available on all owner-occupied products.

All relationship banking ARM products include a margin of 3.25%, non-relationship banking ARM products include a margin of 3.50%.

**The monthly payment per \$1,000 borrowed does not include taxes and insurance. If applicable, taxes and insurance would increase your payment.



Permanent Construction	Term	Interest Rate	Annual Percentage Rate (APR)	Points	**Payment per \$1,000 Borrowed	**Payment per \$1,000 after First Adjustment
3/3 Adjustable Rate Index 0.430% - Caps 2%, 6%	30 Years	*3.000% 3.250%	3.546% 3.796%	0 0	\$4.22 \$4.35	\$5.37 \$5.52
5/1 Adjustable Rate Index 0.180% - Caps 2%, 6%	30 Years	*3.250% 3.500%	3.373% 3.623%	0 0	\$4.35 \$4.49	\$5.52 \$5.68
6/5 Adjustable Rate Index 0.890% - Caps 2.5%, 5%	30 Years	*3.750% 4.000%	4.020% 4.269%	0 0	\$4.63 \$4.77	\$5.84 \$6.00
10/1 Adjustable Rate Index 0.180% - Caps 2%, 6%	30 Years	*4.500% 4.750%	4.135% 4.339%	0 0	\$5.07 \$5.22	\$6.32 \$6.49

Land Loans	Term	Interest Rate	Annual Percentage Rate (APR)	Points	**Payment per \$1,000 Borrowed
3 Year Fixed Rate	3 Years	5.500%	NA	0.50	Interest Only

Builder Construction	Term	Interest Rate	Annual Percentage Rate (APR)	Points	**Payment per \$1,000 Borrowed
1 Year Fixed Rate	1 Year	5.750%	NA	0.50	Interest Only

Investment Loans	Term	Interest Rate	Annual Percentage Rate (APR)	Points	**Payment per \$1,000 Borrowed
3/3 Adjustable Rate	20 Years	*5.000% 5.250%	NA NA	0.50 0.50	\$6.60 \$6.74
5/1 Adjustable Rate	20 Years	*5.250% 5.500%	NA NA	0.50 0.50	\$6.74 \$6.88
7/1 Adjustable Rate	20 Years	*5.750% 6.000%	NA NA	0.50 0.50	\$7.02 \$7.16

Investor loans are for non-owner occupied residential real estate.

General Disclosures

*Chicopee Savings Bank's Relationship Banking Mortgages offer an interest rate reduction of 0.25% when you request and maintain an automatic withdrawal payment from a new or existing Chicopee Savings Bank Checking Account. New accounts must be opened prior to closing.

Other terms (15, 20, 25) also available on all owner-occupied products.

**The monthly payment per \$1,000 borrowed does not include taxes and insurance. If applicable, taxes and insurance would increase your payment.

Unless otherwise noted, Annual Percentage Rates (APR) and payments assume a \$100,000 mortgage, 20% down payment and 30 year term.

The Annual Percentage Rate (APR) on all Adjustable Rate Mortgages (ARM) may increase after closing. The interest rate may increase during the life of the loan which may result in a higher monthly payment.

Adjustable Rate Mortgage interest rates are based on a margin plus an index rounded to the nearest 1/8th of 1 percent. The margin is currently 3.25% for relationship banking products and 3.50% for non-relationship banking products. The index is the most recent monthly average yield on U.S. Treasury Securities adjusted to a constant maturity of 1 yr, 3 yr, or 5 yrs of the loan as published in the Federal Reserve's statistical release H15. For example the 5/1 Adjustable Rate Mortgage has a fixed period of five years and every year thereafter the index would adjust to the most recent monthly average yield on U.S. Treasury Securities adjusted to a constant maturity of 1 year.

Loans with loan-to-value ratios greater than 80% require private mortgage insurance.

The program description is not an offer to extend credit. The extension of credit is dependent upon your credit history, loan-to-value ratio, and other factors.

Maximum Conforming Loan Amounts			
1 Unit - \$417,000	2 Unit - \$533,850	3 Unit - \$645,300	4 Unit - \$801,950

