Click here to apply online

November 18, 2011

This rate sheet is provided for illustrative purposes only. Rates may vary depending on income, credit score and your individual circumstances

ALL INTEREST RATES AND APRS ARE SUBJECT TO CHANGE WITHOUT NOTICE

As the payment per $1000 does not include tax and insurance escrows, your actual payment obligation will be greater

Fixed Rate Mortgages	Term	Rate	APR	Points	# of Payments	Pmt per $1,000
Primary & Vacation Homes	30 Yrs	3.990	4.058	0	360	$4.77
CONFORMING		3.875	4.026	1	360	$4.70
(Loans up to $417,000)	15 Yrs	3.375	3.485	0	180	$7.14
		3.250	3.506	1	180	$7.02
JUMBO	30 Yrs	4.500	4.546	0	360	$5.06
(Loans $417,001 - $625,500)		4.250	4.381	1	360	$4.91
	15 Yrs	3.875	3.935	0	180	$7.33
		3.625	3.832	1	180	$7.21
SUPER JUMBO	30 Yrs	4.750	4.896	0	360	$5.21
(Loans $625,500 - $2,000,000)		4.500	4.732	1	360	$5.06
	15 Yrs	4.250	4.413	0	180	$7.52
		3.875	4.186	1	180	$7.33

Adjustable Mortgages	Product	Initial Rate	Next Rate	APR	Initial monthly pmt amt per $1,000		Remaining monthly pmt amt per $1,000		Max amt per $1,000
Primary & Vacation	5/1 Yr. ARM**	3.250	3.125	3.187	pmts 1-60	$4.35	pmts 61-360	$4.22	$7.51
30 year term	3/1 Yr. ARM**	3.000	3.125	3.075	pmts 1-36	$4.22	pmts 37-360	$4.22	$8.05
	1 Yr. ARM*	3.250	3.000	3.095	pmts 1-12	$4.35	pmts 13-360	$4.22	$8.22
Primary & Vacation	5/1 Yr. ARM*	4.750	4.000	4.381	pmts 1-60	$5.21	pmts 61-360	$4.77	$9.33
MVCMA Homes	3/1 Yr. ARM*	4.250	4.000	4.138	pmts 1-36	$4.91	pmts 37-360	$4.77	$8.96
30 year term	1 Yr. ARM*	3.250	3.000	3.095	pmts 1-12	$4.35	pmts 13-360	$4.22	$8.22
Construction Homes	3/1Yr.ARM*	5.125	4.000	4.353	pmts 1-36	$5.44	pmts 37-360	$4.77	$9.62
30 year term	1Yr.ARM*	5.000	4.000	4.172	pmts 1-12	$5.37	pmts 13-360	$4.77	$9.52
Land Loans - 15 year term	3/1Yr.ARM*	5.490	4.000	4.749	pmts 1-36	$8.17	pmts 37-180	$7.40	$11.68

Your APR may increase after consummation of the loan

*The index is the 1 Year US Treasury. The margin is 2.75%. **The index is LIBOR. The margin is 2.25%.

Call for pricing on Jumbo ARM rates

Home Equity Line of Credit	Product	Rate	APR	Index
Equity Line of Credit	Home Equity	***	***	Prime Rate

***The rate on the Home Equity Line is variable. Please call for the current rate.

For Residential Lending Contact:

JOHN WASHBROOK @ 508-627-1123
jwashbrook@yourislandbank.com
or 1-888-627-1123

DELOS LANDER @ 508-627-1161
dlander@yourislandbank.com

For Commercial and Investment Properties Contact:

PAUL WATTS @ 508-627-1137
pwatts@yourislandbank.com

MARY MAIDA @ 508-696-8691
mmaida@yourislandbank.com

EQUAL HOUSING LENDER

MEMBER FDIC

Indices As of 10/14/11

1 Year US Treasury - 0.11%
Prime Rate - 3.25%
LIBOR - 0.91%