



Rates Effective From: 08/12/2010

HOME EQUITY LOANS

Term	Annual Percentage Rate (APR)*
Up to 60 Months	as low as 4.44*%
Up to 120 Months	as low as 5.25*%
Up to 180 Months	as low as 5.50*%
Up to 240 Months	as low as 5.75*%

*All loan rates based on creditworthiness and may vary. Check with an AMPLIFY Account Management Professional (AMP) to determine the rate for which you qualify. See addendum for payment per thousand.

**DPR is Daily Periodic Rate calculated as APR divided by 365.