



Rates effective as of Wednesday, November 18, 2015

Contact our mortgage lenders: Tim Farver at 330.287.2852 or Scott Morgan at 330.287.2880.

HOME LOANS

OWNER OCCUPIED PROPERTIES

Fixed Rates 1-4 Family

Loan Type	Rate	Points	APR ¹	Monthly Payment Per \$1,000
15 Year (3% - 20% Down)	2.500%	2.00	2.875%	\$6.67
	2.750%	1.00	2.981%	\$6.79
	3.000%	0.00	3.087%	\$6.91
20 Year (3% - 20% Down)	3.125%	2.00	3.421%	\$5.61
	3.375%	1.00	3.557%	\$5.74
	3.625%	0.00	3.819%	\$5.86
30 Year (3% - 20% Down)	3.375%	2.00	3.588%	\$4.42
	3.625%	1.00	3.757%	\$4.56
	3.875%	0.00	3.926%	\$4.70

Automatic Transfers - All rates subject to an automatic transfer of monthly payments. Transfer can be from a Wayne Savings account or an account at another institution. Add 0.125% to rates for payments not automatically transferred.

ADJUSTABLE RATES³

1-4 Family – 30 yr. maximum term –Caps: 2% per change, 5% lifetime

ARM Product	Rate	Points	APR (based on 30 year term) ¹	Monthly Payment Per \$1,000
1/1	3.000%	0.00	3.048%	\$4.22
3/1	3.250%	0.00	3.299%	\$4.35
5/1	3.625%	0.00	3.675%	\$4.56
7/1	3.875%	0.00	3.925%	\$4.70

Rate is subject to increase after consummation. **Automatic Transfers** - All rates subject to an automatic transfer of monthly payments. Transfer can be from a Wayne Savings account or an account at another institution. Add 0.125% to rates for payments not automatically transferred.

10-YEAR FIXED RATE REFINANCE MORTGAGE

1-4 Family

Description	Rate	APR ⁴	Monthly Payment Per \$1,000
Flat origination fee of \$595. 80% maximum LTV	2.750%	2.792%	\$9.54

Automatic Transfers - All rates subject to an automatic transfer of monthly payments. Transfer can be from a Wayne Savings account or an account at another institution. Add 0.125% to rates for payments not automatically transferred.





NON-OWNER OCCUPIED PROPERTIES

For Non-Owner Occupied Properties: Call our Commercial Lending Department for rates and terms at 800.804.8479.

ADDITIONAL PRODUCTS

Jumbo and Non-Conforming Loans available: Call for current rates at 800.414.1103.

Construction Loans: Collect 0.50% of loan amount to cover higher administrative costs associated with this type of loan. Additional fees charged for inspections and lien updates. Call for details.

Bridge Loans: 5.974% APR and 5.000% fixed interest rate for 6 months - based on \$100,000.00 loan amount. Balloon Payment due at maturity. Automatic transfers are not available and do not affect the rate.

Lot Loans: Fixed rate. 0 points. 20% down payment required. **Automatic Transfers** - All rates subject to an automatic transfer of monthly payments. Transfer can be from a Wayne Savings account or an account at another institution. Add 0.125% to rates for payments not automatically transferred.

Rate	Term	APR ⁴
5.125%	5 years	6.082%
5.500%	10 yr. with 3 yr. balloon	6.008%
5.875%	10 yr. with 5 yr. balloon	6.387%

All lending products are subject to credit review and approval

Rates subject to change at any time. You may call 330.264.5767 or TOLL FREE 800.414.1103 to determine if these rates have changed, or check our website at waynesavings.com.

ADDITIONAL INFORMATION FOR ALL HOME LOAN PRODUCTS

Payments - Payments do not include amounts for taxes and insurance premiums. The actual payment amount will be greater.

Automatic Transfers - All rates subject to an automatic transfer of monthly payments. Transfer can be from a Wayne Savings account or an account at another institution. Add 0.125% to rates for payments not automatically transferred.

Insurance - must be carried on the real property securing the loan.

1. **Annual Percentage Rate (APR) Calculations** - These APRs are based on \$100,000.00 loan amount, 80% Loan to Value (LTV), include applicable points, \$375.00 loan processing fee, \$100.00 settlement fee, \$100.00 underwriting fee, \$2.00 life of loan flood certification, and \$20.00 handling fee.

2. **Annual Percentage Rate (APR) Calculations** - These APRs are based on \$25,000.00 loan amount, 80% LTV, and include \$375.00 processing fee, \$100.00 settlement fee, \$100.00 underwriting fee, \$2.00 life of loan flood certification, and \$20.00 handling fee.

3. **ARM Information:** ARM Index - Weekly average yield on U.S. Treasury securities adjusted to a constant maturity of one year. Index value of 0.36 released 08/24/15. ARM Rates - 1/1 ARM information shown pertains to the first year of the loan and adjusts annually thereafter; 3/1 ARM information shown pertains to the initial three years of the loan and adjusts annually thereafter; 5/1 ARM Information shown pertains to the initial five years of the loan and adjusts annually thereafter; 7/1 ARM information shown pertains to the initial seven years of the loan and adjusts annually thereafter.

4. **Annual Percentage Rate (APR) Calculations** - These APRs are based on \$75,000.00 loan amount, 80% Loan to Value (LTV), \$150 loan processing fee, \$2.00 life of loan flood certification. These fees are part of the \$595.00 flat origination fee.

