

G-26 Rate Increase Sample (Home-equity Plans)

Notice of Changes to Your Interest Rates

You have triggered the penalty APR of 24.99%. This change will impact your account as follows:

Transactions on your account (other than your fixed-rate loan): As of 5/10/12, the penalty APR will apply to these transactions. We may keep the APR at this level indefinitely.

Fixed-rate loan: The current APR will continue to apply to this balance.