

Scotiabank USVI

30-Year Fixed Rate Mortgage Example

Annual Percentage Rate: 5.230%

Principal & Interest Payments: 360 months @ \$1,088.97

The example assumes: A 30-Year Fixed Rate Mortgage of \$200,000 yields 360 monthly payments of \$1,088.97 (principal & interest) with a 5.230% APR. This example is based on a single family purchase price of \$250,000 with 20% down payment and a fixed interest rate of 5.125%, 0.500% origination charge and a credit score of 620 or higher. Other financing and rate options are available to qualified customers. Monthly payment does not include insurance or escrow amounts. Rates are current as of October 13, 2018 and may have changed since then. This is only an example.

This example is valid through: 10/13/2018 Through 10/19/2018

Please contact your nearest branch for current rate and fee information at **1-340-774-2646**. Conditions apply. Subject to credit approval.

Equal Housing Lender

We Do Business in Accordance With Federal Fair Lending Laws

Under the Federal Fair Housing Act, it is illegal, on the basis of race, color, national origin, religion, sex, handicap, or familial status (having children under the age of 18), to:

- Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or
- Discriminate in fixing the amount, interest rate, duration, application procedures or other terms or conditions of such a loan, or in appraising property.

If you believe you have been discriminated against, you should send a complaint to:

Assistant Secretary for Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Washington, DC, 20410

For processing under the Federal Fair Housing Act

And to:

Federal Reserve Consumer Help
P.O. Box 1200
Minneapolis, MN 55480

For processing under Federal Reserve regulations.

Under the Equal Credit Opportunity Act, it is illegal to discriminate in any credit transaction:

- On the basis of race, color, national origin, religion, sex, marital status, or age,
 - Because income is from public assistance, or
 - Because a right was exercised under the Consumer Credit Protection Act.

If you believe you have been discriminated against, you should send a complaint to:

Federal Reserve Consumer Help
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Minneapolis, MN 55480

