

Personal Loan Rates

October 21, 2009

	Loan/Line Amount	Repayment Terms	Loan/Line Annual Percentage Rate (APR)
VCB Prime Equity Line¹	Up to 89.99% Loan-to-Value (LTV) \$10,000 minimum	10 years Interest only monthly payments	<ul style="list-style-type: none"> Wall Street Journal Prime minus 0.50% (adjusted monthly) for lines less than \$50,000 Wall Street Journal Prime minus 1.00% (adjusted monthly) for lines of \$50,000 or more
VCB Home Equity Loan²	80.01 to 89.99% LTV \$10,000 minimum	5 years 10 years 15 years Fixed principal and interest monthly payments	6.75% 7.25% 7.50%
VCB Premier Line³	Credit limit \$10,000 to \$100,000	10 years Interest only monthly payments	<ul style="list-style-type: none"> Wall Street Journal Prime plus 2.00% (adjusted monthly) for lines less than \$25,000 Wall Street Journal Prime plus 1.00% (adjusted monthly) for lines of \$25,000 or more
Overdraft Line of Credit⁴	\$1,000 – \$5,000	5.00% of your monthly outstanding balance or \$50.00, which ever is greater	18.00%
Unsecured Personal Loans⁵	\$5,000 minimum	Up to 36 months Fixed principal and interest monthly payments	11.75%

Automobile Loans	Model Year	Loan Term	Loan Amount	Loan Rate (APR) with Auto Debit from VCB Account	Loan Rate (APR) with Coupon Book
New Vehicles⁶ 100% financing available		Up to 36 months	\$10,000 and under	5.50%	5.75%
		Up to 48 months	\$10,000 and under	5.75%	6.00%
		Up to 60 months	\$10,000 and over	6.00%	6.25%
		Up to 72 months	\$25,000 and over	6.25%	6.50%
Previously-Owned Vehicles⁷ Finance the lower of NADA average loan value or purchase price	2008	Up to 60 months	\$1,000 minimum	6.25%	6.50%
	2007	Up to 48 months	\$1,000 minimum	6.50%	6.75%
	2006	Up to 36 months	\$1,000 minimum	6.75%	7.00%
	2005	Up to 36 months	\$1,000 minimum	7.00%	7.25%

¹VCB Prime Equity Line. The index rate was 3.25% as of December 16, 2008. The minimum APR is 5% and the maximum APR is 18%. The APR may vary. For lines up to 89.99% loan to value, the following examples would apply: 1) For line amounts of \$50,000 and greater, based on a \$10,000 outstanding balance and the current index, a 5.00% APR would apply. The minimum monthly payment would be \$42.47. 2) For line amounts less than \$50,000, based on a \$10,000 outstanding balance and the current index, a 5.00% APR would apply. The minimum monthly payment would be \$42.47. For these examples, if interest-only payments are made monthly, a balloon payment of \$10,042.47 and any unpaid fees will be due in full at the end of the term. Lines of credit that are paid off and closed within eighteen months may be subject to an early termination fee of 1.00% of the line amount. Maximum early termination fee would be \$2,500. Customer would be responsible for paying closing costs on lines over \$250,000. The estimated costs could range between \$627 and \$3,661. Owner-occupied Northern VA and Fredericksburg residences only. Adequate property insurance and a mortgage lien are required. Existing Virginia Commerce Bank home equity lines are not eligible to be refinanced at this tiered rate. To receive advertised APR, a VCB Check Card and auto-debit from a Virginia Commerce Bank checking account are required.

²VCB Home Equity Loan. Based on a \$10,000 loan balance, LTV of 80.01% to 89.99% and term of 5 years, a 6.75% APR would apply. The monthly payment in this example would be \$196.82. No closing costs apply to owner-occupied Northern Virginia and Fredericksburg area residences up to \$250,000. Customer would be responsible for paying closing costs on loans over \$250,000. Loans that are paid off within eighteen months may be subject to reimbursement of closing costs. These costs generally total between \$627 and \$3,661. Adequate property insurance and a mortgage lien are required. To receive advertised APR, a VCB Check Card and auto-debit from a Virginia Commerce Bank checking account are required.

³VCB Premier Line. Standard underwriting guidelines for unsecured credit apply. The index rate was 3.25% as of December 16, 2008. The minimum APR is 6% and the maximum APR is 18%. The APR may vary. For all lines of credit, the following examples apply: For line amounts of \$25,000 and greater, based on a \$10,000 outstanding balance and the current index, a 6.00% APR would apply. The minimum monthly payment would be \$50.96. For line amounts less than \$25,000 based on a \$10,000 outstanding balance and the current index, a 6.00% APR would apply. The minimum monthly payment would be \$50.96. For these examples, if interest-only payments are made monthly, a balloon payment of \$10,050.96 and any unpaid fees will be due in full at the end of the term. Existing VCB Revolving Lines of Credit are not eligible to be refinanced at this tiered rate. FINANCE CHARGES for credit advances under the credit line will begin to accrue on the date credit advances are posted to your credit line and based on the "average daily balance" method. There is no "free ride period." To get the average daily balance, we take the beginning balance of your Credit Line Account each day, add any new advances and subtract any payments/credits from any unpaid FINANCE CHARGES. This gives us a daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Any FINANCE CHARGE is determined by applying the "Periodic Rate" to the balance described herein and multiplying by the number of days in the billing cycle.

⁴Overdraft Line of Credit. The term is continuous unless terminated by the lender. Your payments will be automatically deducted from your Transaction Account whether or not a payment has been made prior to the due date. FINANCE CHARGES for credit advances under your credit line will begin to accrue on the date credit advances are posted to your credit line and will be computed using the "average daily balance" method. There is no "free ride period." To get the average daily balance, we take the beginning balance of your Credit Line Account each day, add any new advances and subtract any payments/credits from any unpaid FINANCE CHARGES. This gives us a daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Any FINANCE CHARGE will be determined by applying the daily "Periodic Rate" to the balance described herein. The daily Periodic Rate is 0.04932% and the Annual Percentage Rate is 18% on all balances.

⁵Unsecured Personal Loans. Based on a \$10,000 loan and a term of 36 months, an 11.75% APR would apply. The monthly payment in this example would be \$330.91. To receive advertised APR, an auto-debit from a Virginia Commerce Bank checking account is required.

⁶New Vehicles. 100% financing on the purchase price with qualifying credit. Based on a \$10,000 loan and a term of 36 months, a 5.75% APR would apply. The monthly payment in this example would be \$303.07.

⁷Previously-owned Vehicles. Based on a \$10,000 loan for a 2005 vehicle and a term of 36 months, a 7.25% APR would apply. The monthly payment in this example would be \$309.89.



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