

HOME EQUITY LINE OF CREDIT
EARLY DISCLOSURE

Rollstone Bank & Trust
780 Main Street
Fitchburg, Massachusetts 01420
NMLS Company Identifier: 769125
NMLS Originator Identifier: 1630740

In this disclosure the words "you" and "your" mean the recipient of this disclosure, and the words "we," "us" and "our" mean Rollstone Bank & Trust, the Lender listed above. "e" means an estimate.

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT

RETENTION OF INFORMATION. This disclosure contains important information about our home equity line of credit, HELOC ("Account"). You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS. All of the terms described below are subject to change. If these terms change (other than the Annual Percentage Rate) and you decide, as a result, not to enter into an Agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

SECURITY INTEREST. We will take a security interest in your home (collateral). You could lose your home if you do not meet the obligations in your Agreement with us.

POSSIBLE ACTIONS. We can terminate your Account and require you to pay us the entire outstanding balance in one payment if: you engage in fraud or material misrepresentation in connection with the Account; or you do not meet the repayment terms; and/or your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if: the value of the dwelling securing the Account declines significantly below its appraised value for purposes of the Account; or we reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances; or you are in default of a material obligation in the Agreement; or government action prevents us from imposing the Annual Percentage Rate provided for or impairs our security interest such that the value of the interest is less than 120 percent of the credit line; or a regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice; and/or the maximum Annual Percentage Rate is reached. The initial Agreement permits us to make certain changes to the terms of the Agreement at specified times or upon the occurrence of specified events.

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit for 180 months (the "Draw Period"). During the Draw Period, payments will be due monthly. Your minimum periodic payment will be equal to the interest that has accrued on your Account as of the closing date of each billing statement.

After the Draw Period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance over 180 months (the "Repayment Period"). Your initial minimum periodic payment during the Repayment Period will be determined based on the outstanding balance of your Account at the beginning of the Repayment Period and using the interest rate in effect at the beginning of the Repayment Period to calculate monthly payments which will fully amortize your Account. Changes in the Annual Percentage Rate during the term of the Repayment Period will be reflected in changes to the amount of your Minimum Monthly Payment. After each change in the Annual Percentage Rate, Lender will calculate a new Minimum Monthly Payment amount that will Fully Amortize your Account over the then-remaining term of the Repayment Period.

MINIMUM-PAYMENT EXAMPLE. If you made only the minimum monthly payments and took no other credit advances, it would take 15 years to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 7.000%. During the Draw Period, you would make 15 years During the Repayment Period, you would make 15 years

FEES AND CHARGES. To open and maintain your Account, you must carry insurance on the property securing your Account and pay us the following fees:

Annual Maintenance Fee	\$50.00	*****
***** Billed annually		

If you tell us you have decided not to enter into the Account within three business days of receiving this Disclosure and the Consumer Financial Protection Bureau brochure "What You Should Know About Home Equity Lines of Credit" in person, or within six business days after the day we mail them to you, as the case might be, any fees or charges you might have already paid will be refunded.

TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the Account.

VARIABLE RATE FEATURE. The Account has a variable rate feature. The Annual Percentage Rate (corresponding to the periodic rate) and the minimum payment can change as a result. This Annual Percentage Rate does not include costs other than interest. The Annual Percentage Rate is based on the value of an index. The index is Wall Street Journal Prime Rate and is Wall Street Journal. To determine the Annual Percentage Rate that will apply to your Account, we subtract a margin from the value of the index. The index value and margin is rounded to the nearest one-quarter of one percentage point (0.250) . The initial Annual Percentage Rate is a discount rate -- it is not based on the index used for later rate adjustments. The initial rate will be in effect for 6 months. Ask us for the current index value, margin, discount and Annual Percentage Rate. After you open an Account, rate information will be provided on periodic statements that we furnish to you.

RATE CHANGES. The Annual Percentage Rate can change daily. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 18.000%. Apart from this rate cap, there is no limit on the amount by which the rate can change in any one-year period, except that after the expiration of the initial discount period, under no circumstances will the rate ever be less than 4.500% per annum.

CONVERSION OPTION. At your discretion, you may opt to convert a portion of your outstanding Account balance, but not less than One Thousand and 00/100 Dollars (\$1,000.00), to a fixed-rate, fixed-term loan ("Fixed-Rate Conversion Loan"). No Fixed-Rate Conversion Loan, however, may bear either a maturity date that extends beyond the maturity date of this Agreement or a repayment term of less than 60 months.

There will not be a fee assessed for the Fixed-Rate Conversion Loan. You may have up to 3 Fixed-Rate Conversion Loans outstanding at any one time.

The fixed interest rate for each portion of your credit-line balance converted to a Fixed-Rate Conversion Loan will be based on the following index: The Interest rates and terms available for a Partition will be the Bank's published rates and terms at the time a Partition is requested.. No margin will be added to the index value. For purposes of this subsection, "margin" means the difference between the most favorable fixed Home Equity loan rate of interest in effect at the time the conversion is made and The Interest rates and terms available for a Partition will be the Bank's published rates and terms at the time a Partition is requested..

At the inception of each Fixed-Rate Conversion Loan, Lender will determine the minimum payment amount required to satisfy the balance of that loan in equal payments over the remaining term of the loan. Your minimum payment due each month will be the sum of the fixed payment amount for each Fixed-Rate Conversion Loan, plus the minimum payment amount for the balance owed under this Agreement. Any payments made toward the outstanding principal balances of your Fixed-Rate Conversion Loans will be available for you to access under your Account once those payments have been posted.

MAXIMUM-RATE AND PAYMENT EXAMPLE. If the **ANNUAL PERCENTAGE RATE** during the Draw Period equaled the 18.000% maximum and you had an outstanding balance of \$10,000.00, your minimum payment would be \$150.00. The maximum rate cannot be reached during the Draw Period, unless your initial rate is equal to the maximum, in which case it would be reached immediately. If you had an outstanding balance of \$10,000.00 at the beginning of the Repayment Period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.000% would be \$161.04. The maximum rate cannot be reached within the term of this Agreement.

HISTORICAL EXAMPLE. The following table shows how the Annual Percentage Rate and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the index over the past 15 years. The index values are from published on the 1st of the month of each year. While only one payment amount per year is shown, payments would have varied during each year of the Draw Period. The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

Year	Index	Margin*	ANNUAL PERCENTAGE RATE	Minimum Periodic Payment
2011	3.250%	- 0.500%	4.500% ****	\$38.22
2012	3.250%	- 0.500%	4.500%	\$38.22
2013	3.250%	- 0.500%	4.500%	\$38.22
2014	3.250%	- 0.500%	4.500%	\$38.22
2015	3.250%	- 0.500%	4.500%	\$38.22
2016	3.500%	- 0.500%	4.500%	\$38.22
2017	3.750%	- 0.500%	4.500%	\$38.22
2018	4.500%	- 0.500%	4.500%	\$38.22
2019	5.500%	- 0.500%	5.000%	\$42.47
2020	4.750%	- 0.500%	4.500%	\$38.22
2021	3.250%	- 0.500%	4.500%	\$38.22
2022	3.250%	- 0.500%	4.500%	\$38.22
2023	7.500%	- 0.500%	7.000%	\$59.45
2024	8.500%	- 0.500%	8.000%	\$67.95
2025	7.500%	- 0.500%	7.000%	\$59.45 ^{1/} -

* This is a margin we have used recently.
**** This rate reflects an initial discount we have used recently.
^{1/} Draw period ends on the 180th month.