



Elmira Savings Bank

The People's Bank

Drive away in the vehicle of your dreams with our great low Auto/Motorcycle Loan rates!



An example of a loan for a 2011 Auto:

**2.50%* with autopay from ESB Checking account for 60 months
(with an APR of 2.795% based on loan amount of \$10,000.00)**

Rates available upon request for additional Model Years.

* Rates are effective beginning 1/14/2013 and are subject to change at any time. Rate Discount of .25% applies to loans with autopay from ESB Checking only. No other discounts apply. Not available on Real-Estate Secured Loans. Rates available to qualified consumers only. Listed term is not available on all model years. Loan subject to credit approval.

The estimated payment on a loan (without autopay) of \$10,000.00 at 2.75% for a 60 month term is \$181.06 with an APR of 3.046%.

Member FDIC Equal Housing Lender

