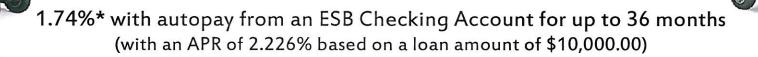
Happy Holidays!

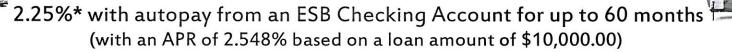




Deals on Wheels!!!

Our Deals on Wheels Promo has been extended! Visit your local branch and receive these great low loan rates on any of the following: Autos, Trucks, Motorcycles, ATV's, UTV's, Tractors, Dirt Bikes, Campers, Fifth Wheels, and Motorhomes!





* Rates are effective 10/9/2012 and may be withdrawn at any time. Rate Discount of .25% applies to loans with autopay from ESB Checking only. Offer applies to new money only. No other discounts apply. Not available on Real-Estate Secured Loans or Lines of Credit. Rates available to qualified consumers only with a credit score of 680 or higher. Loan subject to credit approval. Minimum loan amount of \$3000.00.

The estimated payment on a loan of \$10,000.00 at 1.74% for a 36 month term is \$289.28 with an APR of 2.226%. The estimated payment on a loan of \$10,000.00 at 2.25% for a 60 month term is \$178.85 with an APR of 2.548%.

