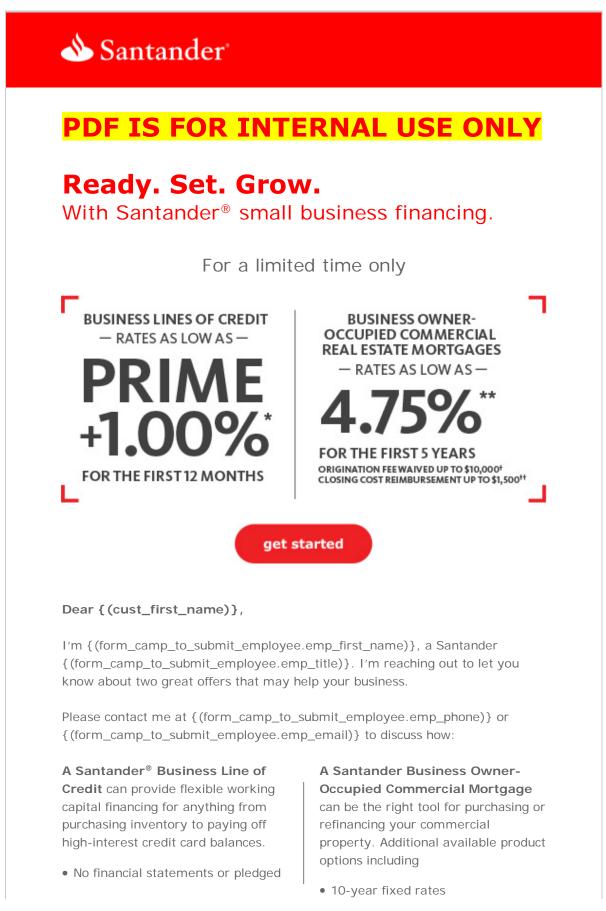
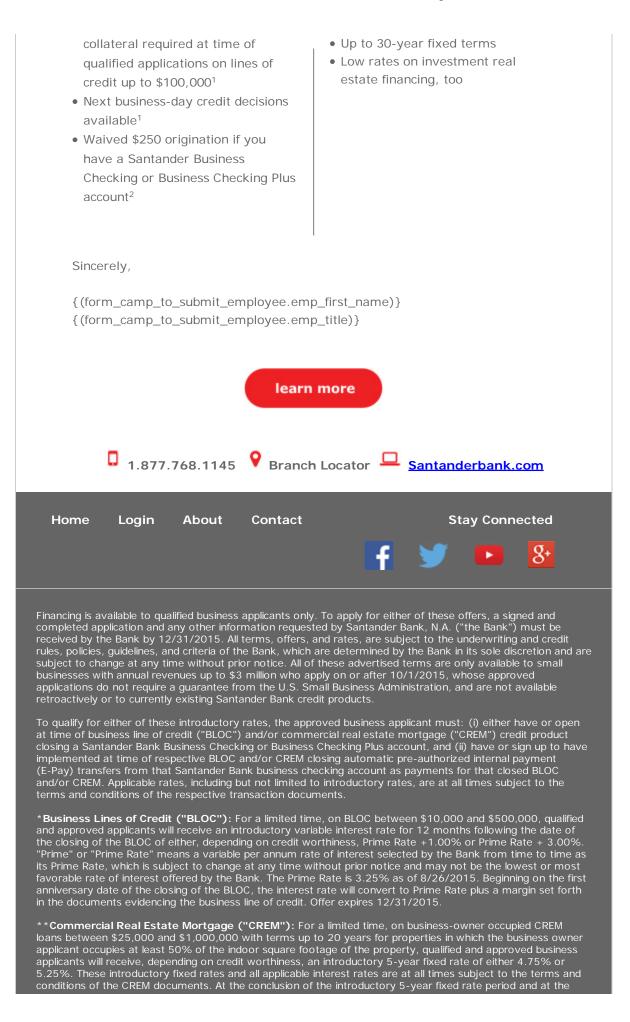
The rates are right

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beginning of each new 5-year interval of the CREM, the rate will be reset and fixed for a 5-year period based on the variable rate of the Treasury Index at the time of reset PLUS an additional percentage amount not to exceed 5.75%. The specific amount of additional percentage added to the Treasury Index will depend upon creditworthiness, as determined at time of approval. "Treasury Index" in this context means the weekly average yield on United States Treasury securities adjusted to a constant 5-year maturity. CREM loans are available in amounts of up to 80% of the real estate purchase price or appraised value. Offer expires 12/31/2015. Competitive rates and terms are also available on investment properties. Competitive rates also available for CRE loans with terms from 20-30 years.

[†]**CREM waiver:** As of 10/1/2015 Santander Bank will waive the 1% up-front origination fee on new business owner-occupied CREM loans between \$25,000 to \$1,000,000. Maximum amount of CREM origination fee waiver is \$10,000. Additional fees, terms, and conditions may apply.

^{††}**\$1,500 reimbursement:** Approved applicants who qualify for the promotional rate of either 4.75% or 5.25% for the first five years of a business owner-occupied CREM loan may be reimbursed in an amount up to but not exceeding \$1,500 for closing costs actually incurred, as evidenced in form and substance satisfactory to Bank. Approved applicants will be responsible for CREM-associated costs in accordance with Bank policies and procedures both prior to reimbursement and generally. Eligible closing costs that may count towards the maximum \$1,500 reimbursement amount include the costs of appraisals, environmental reports, plot plans, title insurance premiums, recording and filing fees, and fees and expenses of the Bank's attorney(s). Reimbursement will be credited to the approved applicant's Santander Bank business checking account linked by E-pay to the CREM within 60 days of the CREM closing. The Santander Business Checking account linked to the CREM through E-pay must be open and in good standing at time of reimbursement to receive up to \$1,500. Limited to one reimbursement up to \$1,500 per business entity, as identified by business entity's Taxpayer Identification Number (TIN). The Bank strongly urges you to consult your tax advisor regarding the tax treatment of closing costs, any reimbursement, and interest.

¹**Decisions:** For BLOC applications between \$10,000 and \$100,000, if any of the following are applicable to your business, next business day credit decisions are not available and both financial statements and pledged collateral will be required at the time of application: (1) your business is a not-for-profit organization; or (2) your business' currently-existing Santander Bank business credit exposure at time of loan application in addition to the loan application request amount exceeds \$100,000; or (3) your business' currently-existing Santander Bank business credit exposure at time of plication request amount is more than 10% of your business' most recent annual sales.

²BLOC waiver: For approved business applicants, as of 10/1/2015, Santander Bank will waive the one-time up-front origination fee of \$250 on a new BLOC between \$10,000 and \$500,000 if the applicant either has or opens at time of BLOC closing, a Santander Bank Business Checking or Business Checking Plus account. Additional fees, terms, and conditions may apply.

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