SPECIAL OFFER

MIDDLESEX COUNTY

SMALL BUSINESS LINE OF CREDIT

Introductory Rate	Current Rate
2.99%[1] APR	6.50%[1] APR
FOR 6-MONTHS	VARIABLE RATE THEREAFTER

Treasury Management fees waived during 1st 6 months.[2]

REACH OUT FOR MORE INFORMATION:

WENDY EWEN, NMLS #826538
Vice President | Commercial Loan Officer

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(1) The initial Annual Percentage Rate (APR) of 2.99%, fixed for a period of six months, will apply from date of origination for customers with their primary operating account maintained at Peoples Security Bank & Trust (PSBT). Payment must be auto debited from a PSBT checking account for the life of the loan. Following the introductory rate period, the APR will vary based upon Prime Rate as published in the Wall Street Journal (WSJ) minus 0.25% with a minimum rate floor of 5.00%. If primary operating account requirement is no longer met, your rate will adjust to the WSJ Prime Rate +2.75%. WSJ Prime Rate as of 7/14/26 is 6.75%. This is an interest only variable rate business line of credit with principal payable at maturity. Available to business borrowers located in Middlesex County, NJ only. The line has a two-year initial term, renewable every two years thereafter. Fee for opening this line of credit is $250 with a maximum renewal fee of $250. Maximum loan amount is $250,000.00. All loans are subject to credit and collateral approval. This offer is effective 7/14/26 and may be discontinued at any time without notice.

2) Fees for treasury management services will be waived during the first 6 months after origination if primary operating account is maintained at Peoples Security Bank & Trust.

Peoples Security BANK & TRUST

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