

“The CommerceFirst “Base Rate” is an interest rate charged on loans issued by CommerceFirst Bank to those commercial customers deemed to hold the highest credit ratings available. CommerceFirst uses the Base Rate as an index to establish interest rates on commercial or mortgage loans (term or variable rate) issued by the bank. The Base Rate is published daily on the CommerceFirst’s web site and may be adjusted from time to time (without notice) at the bank’s sole discretion. Adjustments to the Base Rate are based on several factors, including those internal to the bank’s operation and external financial and monetary conditions. Such external factors include, but are not limited to, Federal monetary policy, the Federal Funds rate and Federal Discount Rate. The final interest rate issued for any loan may vary depending on the borrower’s credit history, credit score, loan to value ratio and other credit components evaluated by the bank, in its sole and absolute discretion. Please contact CommerceFirst directly regarding your specific borrowing needs.”