

TWO 6/5 ARM OPTIONS TO PURCHASE OR REFINANCE



85% STANDARD -OR- 80%-10% OPTION
5.69% RATE | 5.97% APR¹
 WITH BANKING RELATIONSHIP¹

Choose Between Two Adjustable Rate Mortgage (ARM) Options

John Marshall Bank is offering flexible 6/5 ARM options if you need a mortgage or a refinance on your primary residence. You will start with a low fixed-rate for the first six years, after which, your rate changes every five years based on the current five-year U.S. Treasury rate at the time, plus a 2.50% margin.

- Available for owner-occupied primary or secondary residence (85% Standard only)
- 30-year term with principal and interest payments
- The rate is adjusted every five years after the initial six-year fixed term
- Unlike traditional ARM products, our rates are not based on loan amount
- 85% Standard – Up to 85% LTV for purchases; 80% LTV for refinances (see LTV chart below)
- 80%-10% Option – Up to 80% LTV for purchases; 80% LTV for refinances (see LTV chart below)
- 10% – Up to 90% CLTV for purchases; 90% CLTV for refinances (see LTV chart below)

| 85% Standard or 80% Option 6/5 Adjustable Rate Mortgage | | | |
|--|-------|-------|----------------------|
| Amount \$200,000.00 | | | |
| Month | Rate | APR | Payment ² |
| First 72 | 5.69% | 5.97% | \$1,163.35 |
| Next 288 | 6.08% | 5.97% | \$1,206.16 |

| 10% Option Fixed Rate Second Mortgage | | | |
|---|-------|-------|----------------------|
| Amount \$200,000.00 for 1st/ \$20,000 Fixed Rate Second | | | |
| Month | Rate | APR | Payment ² |
| 120 | 7.69% | 7.75% | \$239.39 |

| 85% Standard — Loan to Value (LTV) | | |
|------------------------------------|-----------------------------------|-----------------------------------|
| Purchase | Refinance | Second Home |
| <= 85% LTV/CLTV up to \$750,000 | <= 80% LTV/CLTV up to \$1,250,000 | <= 75% LTV/CLTV up to \$750,000 |
| <= 80% LTV/CLTV up to \$1,500,000 | <= 70% LTV/CLTV up to \$1,750,000 | <= 70% LTV/CLTV up to \$1,500,000 |
| <= 70% LTV/CLTV up to \$2,000,000 | <= 60% LTV/CLTV up to \$2,250,000 | <= 60% LTV/CLTV up to \$2,000,000 |

| 80%-10% Option — Loan to Value (LTV) | |
|--|--|
| Purchase | Refinance |
| <= 80% LTV up to \$1,500,000 | <= 80% LTV up to \$1,250,000 |
| <= 10% LTV/90% CLTV up to combined loan of \$1,687,500 | <= 10% LTV/90% CLTV up to combined loan of \$1,350,000 |

The example chart reflects payments on a \$200,000 loan with banking relationship, and does not include taxes or insurance; actual payments may be greater.

¹ 85% Standard – Auto debit from a John Marshall Bank personal checking account with direct deposit of income, household expenses and automatic debit of your mortgage monthly payment, opened and funded prior to closing. 5.69% Rate / 5.97% Annual Percentage Rate (APR) or 5.99% Rate / 6.10% Annual Percentage Rate (APR) without a banking relationship.

² 80%-10% Option – Auto debit from a John Marshall Bank personal checking account with direct deposit of income, household expenses and automatic debit of your mortgage monthly payment, opened and funded prior to closing. 7.69% Rate / 7.75% Annual Percentage Rate (APR) or 7.99% Rate / 8.05% Annual Percentage Rate (APR) without a banking relationship.

Since the value of the index in the future is unknown, the chart above reflects the payment amounts plus margin (fully indexed rate) as of the effective date of January 6, 2026. This offer is for a limited time and subject to change without notice. This product is available for purchases and refinances. The rate is fixed for the first six years, after which, your rate changes every five years based on the current five year US Treasury rate at the time, plus a 2.50% margin. The APR may be increased after the loan is closed. This product is for owner-occupied primary or secondary residence in the Virginia cities and counties of Alexandria, Arlington, Fairfax, Loudoun and Prince William, Washington, DC and the Maryland county of Montgomery. Interest paid on this ARM may be tax deductible. Consult your tax advisor. The applicant is responsible for the following fees and costs at the time of closing: appraisal fee, tax service fee, settlement fees, title fees, transfer tax fees, flood cert fee, recording fee, homeowners insurance, survey if required, and interest due until first payment. This is not intended to be an all-inclusive list, other costs may be included due to specific loan circumstances. Other restrictions may apply. Investment properties are not eligible for this product. Contact the John Marshall Bank consumer mortgage consultant for any applicable additional restrictions and details about your loan. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

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