

## Current Loan Rates – January 2019

Program	Rate
<b>PA Industrial Development Authority:</b>	
<ul style="list-style-type: none"> <li>◆ Equipment</li> </ul>	3.75% fixed interest rate
<ul style="list-style-type: none"> <li>◆ Pollution Prevention &amp; Energy Efficiency</li> </ul>	2% fixed interest rate
<ul style="list-style-type: none"> <li>◆ Working Capital &amp; Accounts Receivable Lines of Credit</li> </ul>	3.75% fixed interest rate
<ul style="list-style-type: none"> <li>◆ Real Estate</li> </ul>	<u>Options:</u>
	3.75% fixed interest rate for the full term of the loan (15-yr. period).
	2.75% fixed interest rate for a seven (7) year period. After seven years, the rate would be reset for the remainder of the loan term to the current 10-year treasury rate, with a reset rate limited to a 200 basis point increase/decrease.
	3.75% fixed interest rate for a 10-year term loan, with a 20-year amortization period, for the full term of the loan.
	2.75% fixed interest rate for a 10-year term loan, with a 20-year amortization period, for a five (5) year period. After five years, the rate would be reset for the remainder of the loan term to the current 10-year treasury rate, with a reset rate limited to a 200 basis point increase/decrease.
<b>Small Diverse Business Capital Access Program:</b>	3.75% fixed interest rate
<b>Small Business Administration 504:</b>	<u>Options:</u>
	5.19% - 10-year fixed interest rate (Set at time of loan closing)
	4.93% - 20-year fixed interest rate (Set at time of loan closing)
	5.00% - 25-year fixed interest rate (Set at time of loan closing)
<b>Next Generation Farmer Loan Program:</b>	Rates set by the bank
<b>Tax-Exempt Financing:</b>	Rates set by the bank