

## Current Loan Rates – November 2020

| Program   | Rate  |
|---|---|
| <b>PA Industrial Development Authority:</b>   |   |
| <ul style="list-style-type: none"> <li>◆ Equipment</li> </ul>   | 1.75% 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> | 1.75% fixed interest rate   |
| <ul style="list-style-type: none"> <li>◆ Real Estate</li> </ul>   | <u>Options:</u><br>1.75% fixed interest rate for the full term of the loan (15-yr. period).<br><br>.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.<br><br>1.75% fixed interest rate for a 10-year term loan, with a 20-year amortization period, for the full term of the loan.<br><br>.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>   | 1.75% fixed interest rate   |
| <b>Small Business Administration 504:</b>   | <u>Options:</u><br>2.53% - 10-year fixed interest rate (Set at time of loan closing)<br>2.56% - 20-year fixed interest rate (Set at time of loan closing)<br>2.59% - 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   |