

Current Loan Rates – **August 2022**

Program	Rate
<p>PA Industrial Development Authority:</p> <ul style="list-style-type: none"> ◆ Equipment ◆ Pollution Prevention & Energy Efficiency ◆ Working Capital & Accounts Receivable Lines of Credit ◆ Real Estate 	<p>4% fixed interest rate</p> <p>2% fixed interest rate</p> <p>4% fixed interest rate</p> <p><u>Options:</u></p> <p>4% fixed interest rate for the full term of the loan (15-yr. period).</p> <p>3% 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.</p> <p>4% fixed interest rate for a 10-year term loan, with a 20-year amortization period, for the full term of the loan.</p> <p>3% 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.</p>
<p>Small Diverse Business Capital Access Program:</p>	<p>4% fixed interest rate</p>
<p>Small Business Administration 504:</p>	<p><u>Options:</u></p> <p>4.97% - 10-year fixed interest rate (Set at time of loan closing)</p> <p>5.06% - 20-year fixed interest rate (Set at time of loan closing)</p> <p>5.12% - 25-year fixed interest rate (Set at time of loan closing)</p>
<p>Next Generation Farmer Loan Program:</p>	<p>Rates set by the bank</p>
<p>Tax-Exempt Financing:</p>	<p>Rates set by the bank</p>