

## Current Loan Rates – **September 2022**

| Program  | Rate   |
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| <p><b>PA Industrial Development Authority:</b></p> <ul style="list-style-type: none"> <li>◆ Equipment</li> <li>◆ Pollution Prevention &amp; Energy Efficiency</li> <li>◆ Working Capital &amp; Accounts Receivable Lines of Credit</li> <li>◆ Real Estate</li> </ul> | <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><b>Small Diverse Business Capital Access Program:</b></p>   | <p>4% fixed interest rate</p>  |
| <p><b>Small Business Administration 504:</b></p>   | <p><u>Options:</u></p> <p>4.97% - 10-year fixed interest rate (Set at time of loan closing)</p> <p>4.90% - 20-year fixed interest rate (Set at time of loan closing)</p> <p>4.99% - 25-year fixed interest rate (Set at time of loan closing)</p>  |
| <p><b>Next Generation Farmer Loan Program:</b></p>   | <p>Rates set by the bank</p>   |
| <p><b>Tax-Exempt Financing:</b></p>  | <p>Rates set by the bank</p>   |