

Current Loan Rates – **January 2023**

Program	Rate
PA Industrial Development Authority:	
◆ Equipment	4.75% fixed interest rate
◆ Pollution Prevention & Energy Efficiency	2.00% fixed interest rate
◆ Working Capital & Accounts Receivable Lines of Credit	4.75% fixed interest rate
◆ Real Estate	<u>Options:</u>
	4.75% fixed interest rate for the full term of the loan (15-yr. period).
	3.75% 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.
	4.75% fixed interest rate for a 10-year term loan, with a 20-year amortization period, for the full term of the loan.
	3.75% 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.
Small Diverse Business Capital Access Program:	4.75% fixed interest rate
Small Business Administration 504:	<u>Options:</u>
	6.27% - 10-year fixed interest rate (Set at time of loan closing)
	5.81% - 20-year fixed interest rate (Set at time of loan closing)
	5.90% - 25-year fixed interest rate (Set at time of loan closing)
Next Generation Farmer Loan Program:	Rates set by the bank
Tax-Exempt Financing:	Rates set by the bank