

## Current Loan Rates – O D U F K **2023**

Program	Rate
<b>PA Industrial Development Authority:</b>	
◆ 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	<p><u>Options:</u></p> <p>4.75% fixed interest rate for the full term of the loan (15-yr. period).</p> <p>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.</p> <p>4.75% fixed interest rate for a 10-year term loan, with a 20-year amortization period, for the full term of the loan.</p> <p>3.75% 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.</p>
<b>Small Diverse Business Capital Access Program:</b>	4.75% fixed interest rate
<b>Small Business Administration 504:</b>	<p><u>Options:</u></p> <p>6.17% - 10-year fixed interest rate (Set at time of loan closing)</p> <p>5.99% - 20-year fixed interest rate (Set at time of loan closing)</p> <p>6.02% - 25-year fixed interest rate (Set at time of loan closing)</p>
<b>Next Generation Farmer Loan Program:</b>	Rates set by the bank
<b>Tax-Exempt Financing:</b>	Rates set by the bank