

Current Loan Rates – November 2023

Program	Rate
PA Industrial Development Authority:	
◆ Equipment	5.50% fixed interest rate
◆ Pollution Prevention & Energy Efficiency	2% fixed interest rate
◆ Working Capital & Accounts Receivable Lines of Credit	5.50% fixed interest rate
◆ Real Estate	<p><u>Options:</u></p> <p>5.50% fixed interest rate for the full term of the loan (15-yr. period).</p> <p>4.50% 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>5.50% fixed interest rate for a 10-year term loan, with a 20-year amortization period, for the full term of the loan.</p> <p>4.50% 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>
PA Industrial Development Authority – Small Business First:	5.00% fixed interest rate
PA Industrial Development – Community Economic Development:	5.00% fixed interest rate
Small Diverse Business Capital Access Program:	2.75% fixed interest rate
Small Business Administration 504:	<p><u>Options:</u></p> <p>Call for rate - 10-year fixed interest rate (Set at time of loan closing)</p> <p>Call for rate - 20-year fixed interest rate (Set at time of loan closing)</p> <p>Call for rate - 25-year fixed interest rate (Set at time of loan closing)</p>
Next Generation Farmer Loan Program:	Rates set by the bank
Tax-Exempt Financing:	Rates set by the bank