

Current Loan Rates – 2025 Q1

| Program | Rate |
|--|---|
| PA Industrial Development Authority: | |
| ◆ Equipment – PIDA-MELF | 5.50% fixed interest rate |
| ◆ Pollution Prevention & Energy Efficiency | 2.00% fixed interest rate |
| ◆ Working Capital & Accounts Receivable Lines of Credit | 5.00% fixed interest rate |
| ◆ PIDA-SBF Account Loans * | 5.00% fixed interest rate |
| ◆ PIDA-CED Account Loans ** | 5.00% fixed interest rate |
| ◆ Export Finance Working Capital & Accounts Receivable Lines of Credit | 5.00% fixed interest rate for 12-month period |
| ◆ Real Estate – Traditional PIDA Account Loans | <u>Options:</u> 5.50% fixed interest rate for the full term of the loan (15-yr. period). 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. 5.50% fixed interest rate for a 10-year term loan, with a 20-year amortization period, for the full term of the loan. 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. |
| Small Business Administration 504: | |
| | <u>Options:</u> Call for current rate - 10-year fixed interest rate (Set at time of loan closing) Call for current rate - 20-year fixed interest rate (Set at time of loan closing) Call for current rate - 25-year fixed interest rate (Set at time of loan closing) |
| Next Generation Farmer Loan Program: | |
| Tax-Exempt Financing: | Rates set by the bank |

* PIDA-SBF account loans are real estate, equipment, and/or working capital loans to eligible agricultural processors, agricultural producers, industrial enterprises, manufacturing enterprises, research and development enterprises, hospitality enterprises, defense conversion enterprises, recycling enterprises, computer-related service enterprises, construction enterprises, and child day-care enterprises, whereas the loan amount is \$400,000 or less and the eligible enterprise has 100 or fewer full-time employees worldwide at the time of application submission.

** PIDA-CED account loans are real estate, equipment, and/or working capital loans to eligible retail and service enterprises located in an eligible distressed area, whereas the loan amount is \$200,000 or less and the eligible enterprise has 100 or fewer full-time employees worldwide at the time of application submission.