York County Economic Alliance

Current Loan Rates – 2026 Q4

Program	Rate
PA Industrial Development Authority:	
◆ Equipment – PIDA-MELF	6.25% fixed interest rate
◆ Pollution Prevention & Energy Efficiency	2.00% fixed interest rate
◆ Working Capital & Accounts Receivable Lines of Credit	6.25% 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	6.25% fixed interest rate for 12-month period
◆ Real Estate – Traditional PIDA Account Loans	Options: 6.25% fixed interest rate for the full term of the loan (15-yr. period). 5.25% 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. 6.25% fixed interest rate for a 10-year term loan, with a 20-year amortization period, for the full term of the loan. 5.25% fixed interest rate for a10-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:	Options: 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:	Rates set by the bank
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 maximum loan amount for real estate is $1,000,000, $400,000 for equipment, and $100,000 for working capital. To qualify, the eligible enterprise must have 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.*

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