

# Commercial Loan Rate Sheet

Interest Rates      08-Dec-16   Through      14-Dec-16

## COMMERCIAL, MULTI-FAMILY, AND AGRICULTURE RATES

<u>Loan (4)</u>	<u>Fed Guarantee (1)(2)</u>		<u>Participation (1)(2)</u>		<u>Link</u>
	<u>RBS/FSA/BIA/SBA(3)</u>		<u>Monthly</u>	<u>Annual</u>	<u>Quarterly</u>
<u>Term</u>	<u>Monthly</u>	<u>Annual</u>	<u>Monthly</u>	<u>Annual</u>	
<u>5 Yrs.</u>	<u>3.490%</u>	<u>3.790%</u>	<u>3.890%</u>	<u>4.440%</u>	<u>7.500%</u>
<u>10 Yrs.</u>	<u>4.130%</u>	<u>4.430%</u>	<u>4.530%</u>	<u>5.080%</u>	<u>8.000%</u>
<u>15 Yrs.</u>	<u>4.550%</u>	<u>4.850%</u>	<u>4.950%</u>	<u>5.500%</u>	<u>8.500%</u>
<u>20 Yrs.</u>	<u>5.090%</u>	<u>5.440%</u>	<u>5.490%</u>	<u>6.090%</u>	<u>9.000%</u>
<u>25 Yrs.</u>	<u>5.505%</u>	<u>5.855%</u>	<u>5.905%</u>	<u>6.505%</u>	
<u>30 Yrs.</u>	<u>5.970%</u>	<u>6.320%</u>			

*(1) Up To 2.50% Rate Reduction From Posted Rate Available For Jobs Created By Borrower.*

*(2) 0.50% Rate Reduction For Borrower's Aggregate Small Business Loans Totaling Less Than \$480,966.*

*(3) SBA 7(a) Loans: For "ongoing service fee" add 0.55% (55 basis points) for loans authorized on or after October 1, 2008.*

*(4) If the loan term is "between" posted loan terms, use the next higher rate.*

Private Annual Wage Effective July 1, 2016

\$39,300

Prime Rate    3.50%

MT Annual Minimum Wage effective 1-1-16

\$16,744

**Additional Rate Information:**

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