

# Commercial Loan Rate Sheet

Interest Rates

29-Oct-20

Through

04-Nov-20

## COMMERCIAL, MULTI-FAMILY, AND AGRICULTURE RATES

<u>Loan (5)</u> <u>Term</u>	<u>Fed Guarantee (1)(2)</u> <u>RBS(4)/FSA/BIA/SBA(3)</u>		<u>Participation (1)(2)</u> <u>Infrastructure (1)</u>	
	<u>Monthly</u>	<u>Annual</u>	<u>Monthly</u>	<u>Annual</u>
<u>5 Yrs.</u>	<u>2.210%</u>	<u>2.510%</u>	<u>2.610%</u>	<u>3.160%</u>
<u>10 Yrs.</u>	<u>2.490%</u>	<u>2.790%</u>	<u>2.890%</u>	<u>3.440%</u>
<u>15 Yrs.</u>	<u>2.740%</u>	<u>3.040%</u>	<u>3.140%</u>	<u>3.690%</u>
<u>20 Yrs.</u>	<u>3.220%</u>	<u>3.570%</u>	<u>3.620%</u>	<u>4.220%</u>
<u>25 Yrs.</u>	<u>3.655%</u>	<u>4.005%</u>	<u>4.055%</u>	<u>4.655%</u>
<u>30 Yrs.</u>	<u>4.140%</u>	<u>4.490%</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 \$535,860.*

*(3) SBA 7(a) Loans: For "ongoing service fee" add 0.55% (55 basis points).*

*(4) RBS Loans: For "annual service fee" add 0.50% (50 basis points).*

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

Private Annual Wage Effective July 1, 2020      \$44,100

MT Annual Minimum Wage effective Jan 1, 2020      \$17,992

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**Additional Rate Information:**

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