

Commercial Loan Rate Sheet

Interest Rates 15-Oct-20 Through 21-Oct-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>2.480%</u>	<u>2.780%</u>	<u>2.880%</u>	<u>3.430%</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>3.650%</u>	<u>4.000%</u>	<u>4.050%</u>	<u>4.650%</u>
<u>30 Yrs.</u>	<u>4.130%</u>	<u>4.480%</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

Additional Rate Information:

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