

Commercial Loan Rate Sheet

Interest Rates

04-Jun-20

Through

10-Jun-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>2.280%</u>	<u>2.580%</u>	<u>2.680%</u>	<u>3.230%</u>
<u>10 Yrs.</u>	<u>2.600%</u>	<u>2.900%</u>	<u>3.000%</u>	<u>3.550%</u>
<u>15 Yrs.</u>	<u>2.900%</u>	<u>3.200%</u>	<u>3.300%</u>	<u>3.850%</u>
<u>20 Yrs.</u>	<u>3.400%</u>	<u>3.750%</u>	<u>3.800%</u>	<u>4.400%</u>
<u>25 Yrs.</u>	<u>3.830%</u>	<u>4.180%</u>	<u>4.230%</u>	<u>4.830%</u>
<u>30 Yrs.</u>	<u>4.310%</u>	<u>4.660%</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 \$503,024.

(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, 2019 \$42,600

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

Additional Rate Information:

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