

Commercial Loan Rate Sheet

Interest Rates 17-May-12 Through 23-May-12

COMMERCIAL, MULTI-FAMILY, AND AGRICULTURE RATES

Loan (4) Term	Fed Guarantee (1)(2) RBS/FSA/BIA/SBA(3)		Participation (1)(2)		Link
	Monthly	Annual	Monthly	Annual	Quarterly
	5 Yrs.	3.050%	3.350%	3.450%	4.000%
10 Yrs.	3.900%	4.200%	4.300%	4.850%	8.000%
15 Yrs.	4.510%	4.810%	4.910%	5.460%	8.500%
20 Yrs.	5.190%	5.540%	5.590%	6.190%	9.000%
25 Yrs.	5.695%	6.045%	6.095%	6.695%	
30 Yrs.	6.250%	6.600%			

- (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 \$420,000.
- (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, 2011 \$33,754 **Prime Rate** 3.25%
MT Annual Minimum Wage effective 1/1/12 \$15,912

Additional Rate Information:
 Commercial Rates: Herb Kulow 444-1218

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