

Commercial Loan Rate Sheet

Interest Rates 16-Feb-12 Through 22-Feb-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. | 2.970% | 3.270% | 3.370% | 3.920% | 7.500% |
| 10 Yrs. | 3.890% | 4.190% | 4.290% | 4.840% | 8.000% |
| 15 Yrs. | 4.540% | 4.840% | 4.940% | 5.490% | 8.500% |
| 20 Yrs. | 5.220% | 5.570% | 5.620% | 6.220% | 9.000% |
| 25 Yrs. | 5.725% | 6.075% | 6.125% | 6.725% | |
| 30 Yrs. | 6.280% | 6.630% | | | |

- (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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