



SWAN VALLEY CREDIT UNION LOAN RATES¹

1. SWAN VALLEY PRIME RATE:

| | | |
|---|---------------------------|-----------------------|
| Fully Secured Variable (Prime A) : | Rate | Effective Date |
| | APR ² 3.20% | April 6, 2020 |

2. FIXED RATE TERM LOANS:

Consumer Base Rate: May 17, 2010

| 12 Months | 24 Months | 36 Months | 48 Months | 60 Months | 72 Months | 84 Months |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| APR ² 7.00% | APR ² 7.25% | APR ² 7.25% | APR ² 7.50% | APR ² 7.75% | APR ² 8.00% | APR ² 8.00% |

Agricultural Base Rate: October 8, 2020

| 12 Months | 24 Months | 36 Months | 48 Months | 60 Months | 72 Months | 84 Months |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| APR ² 3.20% | APR ² 3.00% | APR ² 3.00% | APR ² 3.10% | APR ² 3.20% | APR ² 3.25% | APR ² 3.50% |

Commercial Base Rate: June 7, 2021*

| 12 Months- | 24 Months- | 36 Months- | 48 Months- | 60 Months- | 72 Months- | 84 Months- |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| APR ² 4.50% | APR ² 4.75% | APR ² 5.00% | APR ² 5.25% | APR ² 5.50% | APR ² 5.75% | APR ² 6.25% |

3. RESIDENTIAL MORTGAGES:

Open/Variable (Prime B) : APR²
3.20% April 6, 2020

Residential Closed Fixed: June 7, 2021*

| 6 Months | 12 Months | 24 Months | 36 Months | 48 Months | 60 Months+ | 84 Months |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| APR ² 3.20% | APR ² 2.45% | APR ² 2.15% | APR ² 2.15% | APR ² 2.15% | APR ² 2.10% | APR ² 2.79% |

- Add 1% for Hypothecation of Title

4. FARM MORTGAGES:

Fixed: October 8, 2020

| 12 Months | 24 Months | 36 Months | 48 Months | 60 Months | 84 Months |
|-----------|-----------|-----------|-----------|-----------|-----------|
| 3.20% | 2.25% | 2.25% | 2.45 % | 2.50% | 3.10% |

5. COMMERCIAL MORTGAGES:

Fixed: June 7, 2021*

| 12 Months- | 24 Months- | 36 Months- | 48 Months- | 60 Months- | 84 Months- |
|------------|------------|------------|------------|------------|------------|
| 3.75% | 3.90% | 3.90% | 3.95% | 3.99% | 4.25% |



SWAN VALLEY CREDIT UNION LOAN RATES¹

6. **LINE OF CREDIT:**

- Rate dependent on security provided and credit score.
- Interest charged to account monthly.

7. **OTHER TERMS AND CONDITIONS:**

- Some restrictions may apply, actual loan rates may vary.
- All loan interest is calculated on the daily closing unpaid balance.
- All rates, excluding Farm Mortgages, are based on monthly payment of interest. Add .25% for semi-annual payments, .50% for annual payments.
- Overdrafts and delinquent accounts will be charged 24% or the maximum rate permitted by the documents.
- Government Farm Equipment, Small Business, and Student Loan programs (as set by gov).
- Qualifying non-profit at prime.
- Some fixed rate loans have prepayment penalties.

Authorized By: *Craig Samzow*

¹ Patronage refunds (if any) may reduce the effective interest rate paid.

² The Annual Percentage Rate (APR) is equivalent to the Annual Interest Rate, and assumes that no fee(s) apply. If fee(s) are required as part of the application processing, any fee(s) would increase your APR.