



SWAN VALLEY CREDIT UNION

LOAN RATES¹

1. SWAN VALLEY PRIME RATE:

Variable (Prime A) :	Rate	Effective Date
	APR ² 4.45%	November 3, 2025

2. FIXED RATE TERM LOANS:

Consumer Base Rate:	January 31, 2025
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12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months
APR ² 8.50%	APR ² 8.50%	APR ² 8.50%	APR ² 8.40%	APR ² 8.25%	APR ² 8.45%	APR ² 8.75%

Agricultural Base Rate:	April 15, 2026
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12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months
APR ² 5.30%	APR ² 5.25%	APR ² 5.20%	APR ² 5.20%	APR ² 5.05%	APR ² 5.35%	APR ² 5.45%

Commercial Base Rate:	April 15, 2026
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12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months
APR ² 7.00%	APR ² 6.90%	APR ² 6.85%	APR ² 6.80%	APR ² 6.80%	APR ² 6.85%	APR ² 6.90%

3. RESIDENTIAL MORTGAGES:

Open/Variable (Prime B) :	APR ² 4.45%	November 3, 2025
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Conventional Residential Closed Fixed:	July 23, 2026
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12 Months	24 Months	36 Months	48 Months	60 Months	84 Months
APR ² 5.25%	APR ² 4.95%	APR ² 4.25%	APR ² 4.10%	APR ² 4.09%	APR ² 4.50%

High Ratio Residential Closed Fixed ³ :	July 23, 2026
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12 Months	24 Months	36 Months	48 Months	60 Months	84 Months
APR ² 5.25%	APR ² 4.95%	APR ² 4.25%	APR ² 4.10%	APR ² 4.09%	APR ² 4.50%

4. FARM MORTGAGES:

Fixed:	April 15, 2026
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12 Months	24 Months	36 Months	48 Months	60 Months	84 Months
5.20%	5.15%	5.10%	5.05%	4.95%	5.40%

5. COMMERCIAL MORTGAGES:

Fixed:	April 15, 2026
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12 Months	24 Months	36 Months	48 Months	60 Months	84 Months
6.10%	6.00%	5.95%	5.90%	5.80%	6.20%



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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.
- 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: 

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.

³ This rate is only available to members with less than 20% down payment, purchasing a residential property valued at under \$1,000,000, who are eligible for and purchase mortgage default insurance and meet other conditions.