SWAN VALLEY CREDIT UNION
LOAN RATES[1]

1. **SWAN VALLEY PRIME RATE:**

	Rate	Effective Date
Variable (Prime A) :	APR[2] 4.70%	September 19, 2025

2. **FIXED RATE TERM LOANS:**

Consumer Base Rate: January 31, 2025

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: March 26, 2025

12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months
APR[2] 5.60%	APR[2] 5.45%	APR[2] 5.30%	APR[2] 4.90%	APR[2] 4.60%	APR[2] 4.90%	APR[2] 5.05%

Commercial Base Rate: March 7, 2025

12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months
APR[2] 7.30%	APR[2] 7.20%	APR[2] 7.10%	APR[2] 7.05%	APR[2] 6.70%	APR[2] 6.75%	APR[2] 6.85%

3. **RESIDENTIAL MORTGAGES:**

Open/Variable (Prime B) **:**	APR[2] 4.70%	September 19, 2025

Conventional Residential Closed Fixed: March 26, 2025

6 Months	12 Months	24 Months	36 Months	48 Months	60 Months	84 Months
APR[2] 6.15%	APR[2] 5.25%	APR[2] 4.95%	APR[2] 4.25%	APR[2] 4.10%	APR[2] 3.95%	APR[2] 4.50%

High Ratio Residential Closed Fixed[3]: March 26, 2025

6 Months	12 Months	24 Months	36 Months	48 Months	60 Months	84 Months
APR[2] 6.15%	APR[2] 5.10%	APR[2] 4.80%	APR[2] 4.10%	APR[2] 4.00%	APR[2] 3.85%	APR[2] 4.40%

4. **FARM MORTGAGES:**

Fixed: March 26, 2025

12 Months	24 Months	36 Months	48 Months	60 Months	84 Months
5.45%	5.25%	5.15%	4.75%	4.50%	4.95%

5. **COMMERCIAL MORTGAGES:**

Fixed: March 26, 2025

12 Months	24 Months	36 Months	48 Months	60 Months	84 Months
6.45%	6.25%	6.15%	5.95%	5.60%	6.10%

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: 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.**

[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.**