



# SWAN VALLEY CREDIT UNION LOAN RATES<sup>1</sup>

## 1. SWAN VALLEY PRIME RATE:

|                             |                           |                       |
|-----------------------------|---------------------------|-----------------------|
| <b>Variable</b> (Prime A) : | <b>Rate</b>               | <b>Effective Date</b> |
|                             | APR <sup>2</sup><br>4.95% | March 13, 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 <sup>2</sup><br>8.50% | APR <sup>2</sup><br>8.50% | APR <sup>2</sup><br>8.50% | APR <sup>2</sup><br>8.40% | APR <sup>2</sup><br>8.25% | APR <sup>2</sup><br>8.45% | APR <sup>2</sup><br>8.75% |

**Agricultural Base Rate:** March 26, 2025

| 12 Months                 | 24 Months                 | 36 Months                 | 48 Months                 | 60 Months                 | 72 Months                 | 84 Months                 |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| APR <sup>2</sup><br>5.60% | APR <sup>2</sup><br>5.45% | APR <sup>2</sup><br>5.30% | APR <sup>2</sup><br>4.90% | APR <sup>2</sup><br>4.60% | APR <sup>2</sup><br>4.90% | APR <sup>2</sup><br>5.05% |

**Commercial Base Rate:** March 7, 2025

| 12 Months                 | 24 Months                 | 36 Months                 | 48 Months                 | 60 Months                 | 72 Months                 | 84 Months                 |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| APR <sup>2</sup><br>7.30% | APR <sup>2</sup><br>7.20% | APR <sup>2</sup><br>7.10% | APR <sup>2</sup><br>7.05% | APR <sup>2</sup><br>6.70% | APR <sup>2</sup><br>6.75% | APR <sup>2</sup><br>6.85% |

## 3. RESIDENTIAL MORTGAGES:

**Open/Variable** (Prime B) : APR<sup>2</sup>  
4.95% March 13, 2025

**Conventional Residential Closed Fixed:** March 26, 2025

| 6 Months                  | 12 Months                 | 24 Months                 | 36 Months                 | 48 Months                 | 60 Months                 | 84 Months                 |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| APR <sup>2</sup><br>4.95% | APR <sup>2</sup><br>5.25% | APR <sup>2</sup><br>4.95% | APR <sup>2</sup><br>4.25% | APR <sup>2</sup><br>4.10% | APR <sup>2</sup><br>3.95% | APR <sup>2</sup><br>4.50% |

**High Ratio Residential Closed Fixed<sup>3</sup>:** March 26, 2025

| 6 Months                  | 12 Months                 | 24 Months                 | 36 Months                 | 48 Months                 | 60 Months                 | 84 Months                 |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| APR <sup>2</sup><br>4.95% | APR <sup>2</sup><br>5.10% | APR <sup>2</sup><br>4.80% | APR <sup>2</sup><br>4.10% | APR <sup>2</sup><br>4.00% | APR <sup>2</sup><br>3.85% | APR <sup>2</sup><br>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%     |



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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: \_\_\_\_\_

<sup>1</sup> Patronage refunds (if any) may reduce the effective interest rate paid.

<sup>2</sup> 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.

<sup>3</sup> 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.