

## SMALL BUSINESS LOAN RATES

DATE: 08/21/2018

### FEES / COSTS:

\*Processing Fee: A fee of \$125 will be assessed for all approved loans to cover processing costs.

\*Other Costs: All other costs, title, UCC, valuation, etc., will be paid by the business loan applicant.

\*Both of the above costs may be financed.

NEW AUTO – Current and Previous 2 Model Years					
Equifax Beacon 5.0	739+	738-700	699-680	679-640	639-620
DSC Minimum	1.20x	1.25x	1.30x	1.40x	
	A+	A	B	C	D
Up to 36 Mos.	4.49%	4.99%	5.24%	6.24%	9.74%
Up to 60 Mos.	4.49%	4.99%	5.49%	6.49%	9.74%
Up to 84 Mos.	4.99%	5.49%	5.99%	6.99%	10.49%

USED AUTO – 3 to 6 Model Years Old					
Equifax Beacon 5.0	739+	738-700	699-680	679-640	639-620
DSC Minimum	1.20x	1.25x	1.30x	1.40x	
	A+	A	B	C	D
Up to 36 Mos.	4.75%	5.25%	5.49%	6.49%	9.99%
Up to 60 Mos.	4.99%	5.25%	5.99%	7.25%	10.25%

*TERM LOAN – Equipment, Large Trucks, Long Term Working Capital					
Equifax Beacon 5.0	739+	738-700	699-680	679-640	639-620
DSC Minimum	1.20x	1.25x	1.30x	1.40x	
\$10,000 - \$250,000 Ln Amt.	A+	A	B	C	D
<\$25,000 add 25bps to rate					
Up to 36 Mos.	4.99%	5.49%	5.99%	6.99%	9.75%
Up to 60 Mos.	5.25%	5.75%	6.49%	7.49%	10.49%
Up to 84 Mos.	5.99%	6.49%	6.99%	8.25%	11.25%

\*No Refinance of Cash Out

1. Max LTV is 80% on new equipment based on purchase invoice and 70% on used equipment.
2. Term months offered cannot exceed the useful life of the pledged equipment/collateral.

REVOLVING LINE OF CREDIT – Secured or Unsecured					
Equifax Beacon 5.0	739+	738-700	699-680	679-640	639-620
DSC Minimum	N/A	N/A	N/A	N/A	N/A
\$25,001 - \$250,000 Ln Amt.					
<\$25,000 add 25bps to rate	A+	A	B	C	D
CD Secured - Up to CD Term	CD + 1.50%	CD + 1.50%	CD + 1.50%	CD + 1.50%	CD + 1.50%
12 Mos. Non-CD Secured	P + 1.50%	P + 1.75%	P + 2.00%	P + 2.50%	P + 3.00%
12 Mos. Unsecured	P + 2.50%	P + 2.75%	P + 3.00%	P + 3.50%	P + 4.00%

CD Secured Term Loan					
Equifax Beacon 5.0	739+	738-700	699-680	679-640	639-620
DSC Minimum	N/A	N/A	N/A	N/A	N/A
	A+	A	B	C	D
Up to CD Term	CD + 1.50%	CD + 1.50%	CD + 1.50%	CD + 1.50%	CD + 1.50%