

*A look back at the past fifteen years...*  
**EFFECTIVE RATE HISTORY**  
SBA 504 Loan Program



## December 2024

25-Year Fixed Rate 6.09% | 20-Year Fixed Rate 6.16% | 10-Year Fixed Rate 6.46% | Refinance Fixed Rate +0.025%

The current U.S. Prime Rate is 7.75%



### 20-YEAR EFFECTIVE 504 RATE

December 2009 - December 2024

