

Current Interest Rates as of November 8, 2018

Clean Water State Revolving Fund Loan Rates

| | Interest | Admin | Total |
|--|----------|-------|-------|
| Term Up to 30 Years | 2.00% | 0.75% | 2.75% |
| Term Up to 20 Years | 1.75% | 0.75% | 2.50% |
| Term Up to 10 Years | 1.50% | 0.75% | 2.25% |
| Interim Financing (5 years) | 2.00% | 0.00% | 2.00% |
| NPS--Watershed Incentive Rate (Up to 30 Years) | 1.00% | 0.75% | 1.75% |
| NPS--Watershed Incentive Rate (Up to 20 Years) | 1.00% | 0.50% | 1.50% |
| NPS--Watershed Incentive Rate (Up to 10 Years) | 0.75% | 0.50% | 1.25% |

Drinking Water State Revolving Fund Loan Rates

| | Interest | Admin | Total |
|--|----------|-------|-------|
| Term Up to 30 Years ** | 2.25% | 0.50% | 2.75% |
| Term Up to 20 Years | 2.00% | 0.50% | 2.50% |
| Term Up to 10 Years | 1.75% | 0.50% | 2.25% |
| Interim Financing (5 Years) | 2.00% | 0.00% | 2.00% |
| <u>Disadvantaged Community* Loans Up To 30 Years</u> | | | |
| Median Household Income (MHI) between 80% of MHI and the MHI | 2.00% | 0.50% | 2.50% |
| MHI between 60% and 80% of MHI | 1.75% | 0.50% | 2.25% |
| MHI Income less than 60% of MHI | 0.00% | 0.00% | 0.00% |
| <u>Disadvantaged Community* Loans Up To 10 Years</u> | | | |
| MHI between 60% and 80% of MHI | 1.25% | 0.00% | 1.25% |

* Disadvantaged community must meet a MHI and water rate criteria as per ARSD 74:05:11:01(11)

** Must be a municipality or special purpose governmental entities to receive 30-year non-disadvantaged loan

Consolidated Water Facilities Construction Fund Loan Rates

| | |
|---------------------|-------|
| Term Up to 30 Years | 2.75% |
| Term Up to 20 Years | 2.50% |
| Term Up to 10 Years | 2.25% |

Solid Waste Management Program Loan Rates

| | |
|---------------------|-------|
| Term Up to 20 Years | 2.50% |
| Term Up to 10 Years | 2.25% |