

A look back at the past fifteen years...

EFFECTIVE RATE HISTORY

SBA 504 Loan Program



July 2025

25-Year Fixed Rate 6.37% | 20-Year Fixed Rate 6.39% | 10-Year Fixed Rate 6.17% | Refinance Fixed Rate +0.025%

The current U.S. Prime Rate is 7.50%



20-YEAR EFFECTIVE 504 RATE

July 2010 - July 2025

