



Business Banking

Product & Rate Sheet

VEHICLES

Up to 100% financing

3 yr fixed rate / 3 yr amortization2.49%2008 or newer*4 yr fixed rate / 4 yr amortization2.89%2009 or newer5 yr fixed rate / 5 yr amortization3.29%2010 or newer

*For 2007 and older, add 150 bp to the highest rate and limit to 3 yr amortization.

EQUIPMENT

Up to 100% financing

3 yr fixed rate / 3 yr amortization 3.25% **Note:**4 yr fixed rate / 4 yr amortization 3.50% ~ Closing fee \$150
5 yr fixed rate / 5 yr amortization 3.75% ~ Maximum loan amount \$500,000

5 yr fixed rate / 5 yr amortization 3.75% 6 yr fixed rate / 6 yr amortization 4.25% 7 yr fixed rate / 7 yr amortization 4.75%

Amortization will be determined by bank, based on equipment type, age and value.

REVOLVING LINES OF CREDIT

One year term WSJ Prime +1%

Floor rate is the start rate Interest only monthly

OWNER OCCUPIED COMMERCIAL REAL ESTATE

3 yr fixed rate / 15 yr amortization*
4 yr fixed rate / 15 yr amortization*
5 yr fixed rate / 15 yr amortization*
6 yr fixed rate / 15 yr amortization*
7 yr fixed rate / 15 yr amortization*
5.50%

*Add 25 bp for 20 yr amortization

Note:

- ~ GSB DDA with online banking required
- ~ \$250 fee at origination and annual renewal
- ~ Maximum loan amount \$100,000
- ~ Unsecured up to \$10,000 (if qualified)

Note:

- ~ 1/4 point plus out-of-pocket costs paid by borrower
- ~ \$250 closing fee
- ~ First lien position required
- Owner occupied only (no investment property)
- ~ LTV not to exceed 80% (< cost or appraisal)
- ~ Maximum loan amount \$2,000,000

Subject to credit approval. Rates subject to change. Rates and costs cited above will vary on SBA guaranteed loans. For loan options in addition to those shown above, contact a Great Southern commercial lender. Valid for new and existing clients, but not for the refinance of an existing Great Southern loan.