



Business Banking

Product & Rate Sheet

VEHICLES

Up to 100% financing

3 yr fixed rate / 3 yr amortization 2.49% 2008 or newer* 4 yr fixed rate / 4 yr amortization 2.89% 2009 or newer 5 yr fixed rate / 5 yr amortization 3.29% 2010 or newer

*For 2007 and older, add 150 bp to the 3-year 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

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* 3.25% 4 yr fixed rate / 15 yr amortization* 3.50% 5 yr fixed rate / 15 yr amortization* 3.95% 6 yr fixed rate / 15 yr amortization* 4.75% 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 Ioan 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. Costs cited above do not include any additional fees for SBA guaranty, if required. 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.