

4Front Credit Union:

Business Loan Rate Sheet

Effective June 17, 2022

Prime Rate: 4.75%

Business Secured Products:

Rate Adjustments:

- **Business UCC Products** (non-titled collateral): +1.00%
- Collateral Age Adjustments:
 - +0.25% (2015-2017)
 - +1.25% (2014 or older)

	Score	Max LTV	Up to 66	67-78	79-84
A+	710+	120%	4.94%	5.14%	6.04%
A	660-709	120%	6.04%	7.04%	8.04%
B	640-659	110%	8.04%	9.04%	10.04%
C	600-639	110%	13.84%	14.84%	N/A
D	1-599	110%	17.34%	18.34%	N/A

Business Unsecured Products:

- Signature max term of 60 months
- MasterCard Margin: 6.50%

	Score	Signature	LOC	MasterCard
A+	710+	10.04%	11.46%	11.25%
A	660-709	11.04%	11.46%	11.25%
B	640-659	14.24%	14.46%	11.25%
C	600-639	N/A	N/A	11.25%
D	1-599	N/A	N/A	11.25%

Business Loan Fees:

- **Origination Fee: \$250**
 - Applicable when aggregate loan balance(s) are \$50,000+ (requires CLC approval)
 - *NOTE: Added complexity or loans secured by real estate will have additional fees starting at .75%.*
- **Processing Fee: \$100**
 - Applicable for all Business LOC's
 - *NOTE: Complex lines may incur additional fees based on commercial staff assistance*
- For Commercial Loan Approval Limits see [Business Lending Policy](#) (page 12)