

BUILDING A BETTER WESTMORELAND.



QUARTER 3 2025 INTEREST RATE ANNOUNCEMENT

————— Pennsylvania Industrial Development Authority —————

Real Estate Loans (eligible land and building costs)

- 10 year term with 20 year amortization OR 15 year terms available
- Variable or fixed rate options starting at 4.25%, currently not exceeding 5.25%



Equipment Loans

- 5.25% fixed for term of loan

Working Capital and AR Lines of Credit

- 5.25% fixed for 12 months

Pollution Prevention and Energy Efficiency

- 2.00% fixed for term of loan

————— EGC and Partners —————

Diverse Business Financing Initiative

- Flexible terms up to 18 months with competitive rates up to 6.0%

Energy Advantage Loan Program (Act 129)

- Funding up to \$50,000, competitive rates up to 4.50%
- Must use for qualifying energy efficiency upgrades
- Project pre-certification is required



Building a Better Westmoreland Loan Fund

- Flexible terms with rates from 4.5% to 7%
- Use for land or building costs, machinery and equipment
- Must have non-equity-based match funds



Contact us today for details!

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