



SBLOC INTEREST RATE INFORMATION

VARIABLE RATE

Determination of the variable interest rate for a Securities-Backed Line of Credit (SBLOC) account is based on the maximum drawing power of the loan as indicated in the Bank's commitment letter (Commitment Amount) and the sum of The Wall Street Journal Prime Rate (WSJP) and the applicable margin, each of which are shown at right. Changes to the Commitment Amount may result in a change to the interest rate tier.¹

Commitment Amount (Maximum Drawing Power)	Rate Calculation*
\$75,000 – 99,999.99	WSJP + 0.50%
\$100,000 - 249,999.99	WSJP + 0.125%
\$250,000 – 499,999.99	WSJP - 0.125%
\$500,000+	WSJP - 0.375%**

*Rate Calculation subject to a 2.875% interest rate floor.

**Negotiated pricing may be available based on providing the Bank with supporting documentation of competing offer.



CONTACT US FOR MORE INFORMATION



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1. Collateral additions, subtractions, or market value changes may reassign the loan to a different interest rate tier. Interest rate review requests must be made in writing, using the Request for Change in Terms form that is available on our website.