

Leader Bank Power Line – Interest Rate Grid

- Client interest rates are calculated by adding the Interest Rate Index + Interest Rate Spread.
- Credit Line Size is determined by the pledged collateral assets, calculated in accordance with Leader Bank's Credit Policy.
- The interest rate index resets weekly on each Monday, or the following Business Day in event of a holiday.

<u>Credit Line Size</u>	<u>Interest Rate Index</u>	<u>Interest Rate Spread</u>
\$5MM+	1-Month Term SOFR +	2.15%
\$3MM - \$4.99MM		2.50%
\$1MM - \$2.99MM		2.75%
\$500k - \$999k		3.00%
\$250k - \$499k		3.25%
\$100k - \$249k		3.50%
< \$100k		4.00%

* The 1-Month Term SOFR Rate can be found on the [CME Group website](#) under "View historical data" section.

Banking products and services are offered through Leader Bank, Member FDIC.

Credit products are offered through Leader Bank, N.A. Leader Bank and its representatives do not provide tax or legal advice.

The market data is the property of Chicago Mercantile Exchange Inc. or it's licensors as applicable. All rights reserved, or otherwise licensed by Chicago Mercantile Exchange Inc.