

## INTEREST RATE DETERMINATION

This table shows determination of the loan interest rate by project type, based on the current market rate.

PROJECT TYPE	% of MARKET RATE	≤ 20 YR TERM	21-30 YR TERM
<b>Clean Water Fund Program (CWFP)</b> For the portion of eligible projects for receiving and storing septage, and capacity for treating septage; as well as for mercury remediation at wastewater treatment facilities.	0%	0%	0%
<b>CWFP</b> For eligible projects of extremely disadvantaged municipalities meeting the following financial need criteria: <ul style="list-style-type: none"> <li>• &lt; 1,000 population; and</li> <li>• ≤ 65% of Wisconsin Median Household Income (MHI).</li> </ul>	0%	0%	0%
<b>CWFP and Safe Drinking Water Loan Program (SDWLP)</b> For eligible projects of disadvantaged municipalities meeting the following financial need criteria: <ul style="list-style-type: none"> <li>• &lt; 10,000 population; and</li> <li>• ≤ 80% of Wisconsin Median Household Income (MHI).</li> </ul>	33%	0.891%	0.957%
<b>CWFP and SDWLP</b> For eligible projects of municipalities not meeting the financial need criteria.	55%	1.485%	1.595%
<b>MARKET RATE</b> (effective 01/01/2021 thru 03/31/2021)	100%	2.700%	2.900%

On January 1, 2021, the market rate for loans up to and equal to 20 years fell from 3.00% to 2.70% and the market rate for loans exceeding 20 years fell from 3.20% to 2.90%.