

Rural Utilities Loan Interest Rates

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Hardship Loan Rate

On November 1, 1993, the Rural Electrification Loan Restructuring Act, Pub. L. 103-129, 107 Stat. 1356, (RELRA) amended the Rural Electrification Act of 1936, 7 U.S.C. 901 et seq., (RE Act) to establish a new interest rate structure for insured electric loans. Insured electric loans approved on or after this date, are either municipal rate loans or hardship rate loans. Borrowers meeting the criteria set forth in §1714.8 are eligible for 5 percent hardship rate loans.

Treasury and Federal Financing Bank (FFB) Rates

The following list of interest rates for loans shall not constitute an offer or commitment to make a loan at these rates. The interest rates listed are illustrative only of the rates that would apply to funds advanced on the date identified here as the "Issue Date." These rates change daily.

Issue Date: 02/13/15									
02/12/15 TREASURY YIELD CURVE SEMIANNUAL RATES									
3-mo	6-mo	1-yr	2-yr	3-yr	5-yr	7-yr	10-yr	20-yr	30-yr
0.02	0.07	0.23	0.61	1.02	1.50	1.81	1.99	2.33	2.58
APPROXIMATE FFB QUARTERLY RATES*									
3-mo	6-mo	1-yr	2-yr	3-yr	5-yr	7-yr	10-yr	20-yr	30-yr
0.02	0.11	0.28	0.65	1.05	1.49	1.77	1.93	2.22	2.33

*These approximate FFB rates are based upon a common type of RUS loan in which the quarterly loan payments are derived by amortizing over 30 years, but the loan matures with a balloon payment at the maturity indicated in the column heading (for example, 10 years). The column headings are approximate maturity terms, since the loans end on quarterly payment dates.

Treasury rate loans are not available for terms less than one year.

For information as to available "Call Options" and their associated pricing spreads, please contact the Electric Program directly ([RUS Contacts](#)).

To obtain the latest Federal Reserve Statistical Release of daily interest rates, you may use this link to go to the [Federal Reserve Bank](#), where that information is available.

Municipal Interest Rates for the 1st Quarter of CY 2015

In accordance with 7 CFR 1714.5, the interest rates are established as shown in the following table for all interest rate terms that begin at any time during the first of calendar year 2014.

Interest Rate Term Ends in (Year)	RUS Rate (0.000 percent)
2016	0.125
2017	0.375

2018	0.750
2019	1.000
2020	1.250
2021	1.500
2022	1.750
2023	1.875
2024	2.125
2025	2.375
2026	2.375
2027	2.500
2028	2.625
2029	2.625
2030	2.750
2031	2.750
2032	2.875
2033	2.875
2034	3.000
2035	3.000
2036 or later	3.750