

## Prime Rate, 2010-2019



**Mortgage Rates have dropped! Let HSH help you find the right lender for your needs.**

- View Current Mortgage Rates from our network of lenders
- Compare lender rates to help you save
- Take advantage of this drop in rates

**SEE TODAY'S RATES**



See Prime Rate data for [2020-current](#), [2000-2009](#), [1990-1999](#), [1980-1989](#), or [1975-1979](#).

**Note: In the decade of the 2010s, the prime rate was unchanged until mid-December 2015, holding at 3.25% since December 2008.**

Feedback

## What is the Prime Rate?

Until December 17, 2008, the prime rate was defined by The Wall Street Journal (WSJ) as *"The base rate on corporate loans posted by at least 75% of the nation's 30 largest U.S. banks."* On that date, it became "70% of the 10 largest U.S. banks". Regardless of the size of the reference group, the prime rate is not the 'best' rate offered by banks.

HSH uses the print edition of the WSJ as the official source of the prime rate. Many (if not most) lenders specify this as their source of this index.

The prime rate does not change at regular intervals. It changes only when the nation's "largest banks" decide on the need to raise, or lower, their "base rate." The prime rate may not change for years, but it has also changed several times in a single year.

Any bank can declare its own prime rate. Some smaller banks will use a larger bank's prime as a reference for pricing loans, but most use the Wall Street Journal version.

Changes in the prime rate are highly correlated with changes in the [federal funds rate](#).

Data source: Wall Street Journal (print edition)  
Current and Historical Data

**Note: In the decade of the 2010s, the prime rate was unchanged until mid-December 2015, holding at 3.25% since December 2008.**

Date of Change	Prime Rate
17-Dec-15	3.50%
15-Dec-16	3.75%
16-Mar-17	4.00%
15-Jun-17	4.25%
14-Dec-17	4.50%
22-Mar-18	4.75%
14-Jun-18	5.00%
27-Sep-18	5.25%
20-Dec-18	5.50%
01-Aug-19	5.25%
19-Sep-19	5.00%
31-Oct-19	4.75%

Go to the full list of [ARM Index Histories](#).

HSH Associates makes every reasonable effort to supply complete and accurate information, but assumes no liability for errors.

### Current Mortgage Rates for 3/11/2025

Loan Purpose

Refinance (30 yr.)

Credit Rating

Good

Loan Amount (\$)

450000

State

Virginia



6.31%

5.50%

**\$2,556**  
/month (est)

VISIT LENDER

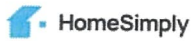


APR  
**6.33%**

RATE  
**5.49%**

MONTHLY PAYMENT  
**\$2,553**  
/month (est)

VISIT LENDER



NMLS #2473786

APR  
**6.58%**

RATE  
**5.75%**

MONTHLY PAYMENT  
**\$2,627**  
/month (est)

VISIT LENDER



NMLS #1951574

APR  
**6.81%**

RATE  
**5.99%**

MONTHLY PAYMENT  
**\$2,696**  
/month (est)

VISIT LENDER



NMLS #1067

APR  
**7.77%**

RATE  
**6.99%**

MONTHLY PAYMENT  
**\$2,991**  
/month (est)

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