



LOAN PROGRAM INTEREST RATES

GEFA charges the following interest rates by loan program. Six amortization periods are offered. A loan with an amortization period between the tiers receives the interest rate for the next highest amortization tier, e.g., a seven-year loan receives the 10-year rate. The minimum interest rate is 0.50 percent.

Program	5-Year Loan	10-Year Loan	15-Year Loan	20-Year Loan	25-Year Loan	30-Year Loan	Annual Borrowing Maximum
Benchmark Rate	1.23%	1.56%	2.13%	2.75%	3.16%	3.43%	---
Georgia Fund	1.23%	1.56%	2.13%	2.75%	N/A	N/A	\$3,000,000
Georgia Fund – Conservation or WaterFirst	0.98%	1.06%	1.38%	1.75%	N/A	N/A	\$3,000,000
Georgia Fund – PlanFirst	0.98%	1.31%	1.63%	2.25%	N/A	N/A	\$3,000,000
Clean Water State Revolving Fund (CWSRF)	0.73%**	1.06%	1.63%	2.25%	2.66%	2.93%	\$25,000,000
CWSRF – Conservation or WaterFirst	0.50%**	0.50%**	0.88%	1.25%	1.66%	1.93%	\$25,000,000
CWSRF – PlanFirst	0.50%**	0.81%	1.13%	1.75%	2.16%	2.43%	\$25,000,000
Drinking Water State Revolving Fund (DWSRF)	0.73%**	1.06%	1.63%	2.25%	N/A	N/A	\$25,000,000
DWSRF – Conservation or WaterFirst	0.50%**	0.50%**	0.88%	1.25%	N/A	N/A	\$25,000,000
DWSRF – PlanFirst	0.50%**	0.81%	1.13%	1.75%	N/A	N/A	\$25,000,000

**0.50% Interest Rate Floor