



**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	0.92%	1.31%	1.90%	2.39%	2.89%	3.20%	---
Georgia Fund	0.92%	1.31%	1.90%	2.39%	N/A	N/A	\$3,000,000
Georgia Fund – Conservation or WaterFirst	0.67%	0.81%	1.15%	1.39%	N/A	N/A	\$3,000,000
Georgia Fund – PlanFirst	0.67%	1.06%	1.40%	1.89%	N/A	N/A	\$3,000,000
Clean Water State Revolving Fund (CWSRF)	0.50%**	0.81%	1.40%	1.89%	2.39%	2.70%	\$25,000,000
CWSRF – Conservation or WaterFirst	0.50%**	0.50%**	0.65%	0.89%	1.39%	1.70%	\$25,000,000
CWSRF – PlanFirst	0.50%**	0.56%	0.90%	1.39%	1.89%	2.20%	\$25,000,000
Drinking Water State Revolving Fund (DWSRF)	0.50%**	0.81%	1.40%	1.89%	N/A	N/A	\$25,000,000
DWSRF – Conservation or WaterFirst	0.50%**	0.50%**	0.65%	0.89%	N/A	N/A	\$25,000,000
DWSRF – PlanFirst	0.50%**	0.56%	0.90%	1.39%	N/A	N/A	\$25,000,000

\*\*0.50% Interest Rate Floor