

Program Name	Maximum Loan	Maximum Maturity	Rates and Fees	Loan Uses	Additional Information
<p>LEED Certification Financing Program</p> <p>Available to end use consumers of Great River Energy’s all requirements electric distribution cooperatives</p>	\$1,000,000 per project	10 years	Interest Rates as low as 0.0 % for projects achieving minimum energy savings levels	<p>Incremental capital costs associated with achieving energy savings</p> <p>USGBC LEED application costs</p> <p>Engineering, architectural and design costs</p>	<p>Verification of LEED Incremental Costs required from LEED Accredited Architect or Engineer</p> <p>Verification of Energy Savings through modeling and simulation required by LEED Accredited Engineer</p> <p>Copy of all LEED Application requirements provided to GRE</p>
<p>E3 Fund (Energy Efficient Equipment Fund)</p> <p>Available to end use consumers of Great River Energy’s all requirements electric distribution cooperatives</p>	\$200,000	10 years based upon the useful life of the equipment	<p>As low as 0.0 % based upon level of energy savings achieved</p> <p>No closing costs other than legal “out of pocket”</p>	<p>Energy Efficient Equipment</p> <p>Installation costs</p> <p>Engineering and design costs</p>	<p>Corporate Guarantees</p> <p>Equipment Liens</p> <p>Personal guarantees from owners are required.</p>
<p>USDA Rural Economic Development Loan & Grant Program (REDLG)</p> <p>Loans are passed through the REC to the Ultimate Recipient</p> <p>Grants are used to capitalize the REC revolving Loan Fund. The initial Loan is made to the Ultimate Recipient</p>	<p>Loan: 80% of project cost, up to \$740,000</p> <p>Grant: \$300,000; requires a 20% match from the member cooperative</p>	10 years	<p>Interest rate is 0%</p> <p>Borrower pays closing fees</p> <p>Up to 1% servicing fee charged annually</p>	<p>Construction, land acquisition, equipment purchase and other uses approved by the electric cooperative</p> <p>Loan criteria are heavily weighted on job creation, employee training and improvements in local economic factors</p>	<p>Federal lending regulations are imposed on project, including compliance with laws pertaining to civil rights, wages, American Disability Act, equal opportunity employment, historic, etc.</p> <p>An environmental review of the projects is required for construction projects</p> <p>Quarterly review process</p>
<p>Minnesota Community Capital Fund (MCCF)/Twin Cities Capital Fund (TCCF)</p> <p>MCCF available to GRE member cooperative customers in outstate Minnesota</p> <p>TCCF available to GRE member cooperative customers in 7-County MSP Metro Area.</p>	<p>Up to \$1,000,000 of market rate, gap financing</p> <p>GRE can partner with other members to enable a larger loan amount</p>	<p>10 Years on equipment</p> <p>20 years on real estate</p>	<p>Interest rates determined by secondary market and length of term</p> <p>1.75% origination fee</p> <p>Borrower pays closing costs</p>	<p>Construction, land acquisition, equipment purchase and other uses approved by the electric cooperative</p>	<p>May require a deposit into a reserve escrow account equal to a minimum of 5% of the loan amount; reserve must be held as a liability until loan has a 12-month history of current performance</p> <p>Loans are pre-qualified to be sold on the secondary market, which enables GRE to sponsor multiple loans</p>



This brochure is printed on paper containing Certified 100% post-consumer fiber.