

## Internal Bank

### Term Sheet

Effective October 1, 2021 to December 31, 2021

Cash Balances	Rate
Demand Deposits	0.20%

Interest is calculated and paid monthly based on the average of the opening and closing balance for the month. The interest rate is fixed and guaranteed until replaced by a subsequent term sheet. Deposits and withdrawals can be made at any time.

Capital Project Internal Bank Loan/Lease Rates	Rate
1 to 3 years	2.25%
More than 3 years up to 5 years	2.50%
More than 5 years up to 7 years	3.00%
More than 7 years up to 10 years	3.50%
More than 10 years up to 20 years	4.00%
More than 20 years up to 30 years	4.25%

Draws on internal bank loans will be set forth in a Memorandum of Understanding (MOU). Interest and principal will be repaid based on a schedule set forth as part of the IB Loan MOU. Typically, loan repayments are made on a monthly basis while lease repayments are made on a quarterly basis.

Lease rates may be adjusted to reflect the specific terms and conditions of each requested lease on a case-by-case basis.

### Capital Project Cash-Flow 'Gap' Loans

Interest on internal bank capital project cash-flow ('gap') loans will carry the rate of interest in effect for capital project loans based on the expected term of the cash-flow loan.