National Rural Utilities
Cooperative Finance Corporation

SERVICE | INTEGRITY | EXCELLENCE

20701 Cooperative Way
Dulles, Virginia 20166
703-467-1800 | www.nrucfc.coop

Janaury 13, 2026

Mrs. Shannon Ferguson
Regulatory & Federal Affairs Specialist; Government Relations
Georgia Electric Membership Corporation
75 Fifth Street NW – Suite 710
Atlanta, GA 30308

Dear Shannon:

Okefenoke Rural EMC (OREMC) is seeking to obtain a $45 million new long-term loan and a new $24 million operating line of credit from CFC. This new financing is subject to the approval of the Georgia Public Service Commission ("PSC"). Please note for PSC purposes, the proposed long-term loan will carry a facility term of 40 years and the proposed line of credit will have a perpetual term.

Enclosed are the following documents necessary to create a loan request package to put before the Energy Committee and subsequent Administrative Session:

1. Consent Letter
2. Loan Proposal Summary
3. Loan Commitment Letter
4. Unexecuted Loan Agreement V-9031
5. Unexecuted Loan Agreement P-5105
6. Copy of Executed Board Resolution V-9031 & P-5105
7. Unexecuted Promissory Note V-9031
8. Copy of New Unexecuted Mortgage (to be signed)
9. Work Plan Documentation (Non-RUS Borrower)
10. June 30, 2025 Audited Financial Statements
11. December 31, 2024 Year End Form 7
12. PSC Questions

Please let me know if there is any additional information required to complete the package for OREMC. We would like to be on the next agenda for the Energy Committee and Administrative Session, on January 29-February 3, respectively. As always, I thank you for your help!

Sincerely,



Eric C. Andrews
Associate Vice President