

EXHIBIT B

**Saint Paul Public Library Agency
General Obligation Library Bonds
Series 2014C**

TERMS AND CONDITIONS

True Interest Cost for the Series 2014C Bonds: 2.4579690%.

The Series 2014C Bonds shall mature on the dates and in the principal amounts set forth below:

Maturity Date (March 1)	Principal Amount	Interest Rate	Yield	Price
2015	\$ 1,290,000	3.000%	0.150%	102.380%
2016	1,190,000	2.000	0.390	102.942
2017	1,170,000	2.000	0.680	103.701
2018	1,150,000	5.000	0.980	115.097
2019	1,160,000	5.000	1.280	117.389
2020	1,150,000	5.000	1.630	118.686
2021	1,110,000	5.000	1.910	119.712
2022	1,095,000	5.000	2.150	120.449
2023	990,000	5.000	2.320	121.296
2024	820,000	5.000	2.450	122.165
2025	365,000	3.000	2.600*	103.449
2026	375,000	3.000	2.850*	101.276
2027	385,000	3.000	3.047	99.500
2028	400,000	3.000	3.150	98.325
2029	410,000	3.125	3.253	98.500
2030	420,000	3.250	3.350	98.775
2031	435,000	3.250	3.407	98.000
2032	450,000	3.375	3.470	98.741
2033	465,000	3.375	3.521	98.000

The Series 2014C Bonds maturing on or after March 1, 2025 are subject to optional redemption at the option of the Library Agency on any date on or after March 1, 2024.

*Priced to the optional redemption date of March 1, 2024.