EXHIBIT A

SAINT PAUL PUBLIC LIBRARY AGENCY GENERAL OBLIGATION LIBRARY REFUNDING BONDS SERIES 2021D

TERMS AND CONDITIONS

True Interest Cost for the Series 2021D Bonds: 1.5809181%.

The Series 2021D Bonds shall mature on the dates and in the principal amounts set forth below:

Maturity Date (October 1)	Principal Amount	Interest Rate	Yield	Price
2030	\$130,000	5.00%	1.05%	135.217%
2031	615,000	4.00	1.15 ⁽¹⁾	125.287
2032	640,000	3.00	1.25 ⁽¹⁾	115.452
2033	655,000	2.00	1.40 ⁽¹⁾	105.259
2034	670,000	2.00	1.50 ⁽¹⁾	104.361
2035	680,000	2.00	1.55 ⁽¹⁾	103.916

⁽¹⁾ Yield to optional redemption date of October 1, 2030.

The Series 2021D Bonds maturing on or after October 1, 2031 are subject to optional redemption at the option of the Library Agency on any date on or after October 1, 2030.