MISSOURI GREEN BANC

Markets set in motion.
It all starts with collaboration.

C-PACE for Community Banks and Credit Unions

Register as a capital provider, or refer owners to fee-free financing that sits alongside your relationships.

A program of Missouri Green Banc | MGB Academy | Workforce Education & Training Series

What does this course do?

Commercial borrowers often need capital for improvements that fall outside the usual lending box. The course shows how an institution can serve those needs, either by registering as a capital provider or by referring owners to the platform.

Who should take it?

- Community banks and credit unions lending in Missouri
- Commercial lenders and relationship managers
- Credit and compliance staff reviewing assessment structures

Registration is required before the course opens.

Course page
missourigreenbanc.org/courses/c-pace-for-community-lenders/

What does the course cover?

- How the platform works and how registration differs from referral
- How senior lender consent and lien priority are handled
- How the economic benefit standard and engineer certification work
- CLEAR, Building Decarbonization in a Box, and NPCA capital track registration

Five modules, fourteen segments, about 26 minutes.

What do you take away?

- An MGB Academy course completion certificate
- Eight job aids, including a senior lender consent review checklist and a term sheet reader
- Access to no-cost in-house lender training MGB makes available through grant funding

NOTE: Because program terms, citations, and funding availability change, confirm current requirements with Missouri Green Banc before relying on this sheet. Missouri Green Banc is a 501(c)(3) nonprofit green bank and administers the Missouri Clean Energy District, the statutory C-PACE authority under § 67.2800 RSMo, serving more than 300 member communities covering roughly 62% of Missouri's population. This sheet describes a course; it is not an offer of credit or a commitment to fund. Completion is a training record. It is not a license, a certification of engineering judgment, or an authorization to act for Missouri Green Banc or the Missouri Clean Energy District.

Missouri Green Banc | 16305 Swingley Ridge Road, Suite 220, Chesterfield, MO 63017
(866) 554-4083 | communications@missourigreenbanc.org | missourigreenbanc.org

How do we get started?

- Register at missourigreenbanc.org/register/ as Capital Provider or General User
- Work the course at your own pace on the course page
- Finish the course, then put the platform to work on a live project

Are there other requirements?

- Register before the course opens; access is tied to the registration
- The C-PACE assessment is structured to sit alongside existing relationships, not displace them
- Training and capital partners are disclosed to the institution in writing at booking, not named on screen

How long does it take?

- About 26 minutes across fourteen segments
- Self-paced, with no scheduled sessions
- In-house training is scheduled separately

What does it cost?

- **Course tuition:** none — the course is offered at no cost
- NPCA participation is fee-free for property owners, contractors, and capital providers alike

Who can answer questions?

Missouri Green Banc, MGB Academy — (866) 554-4083
communications@missourigreenbanc.org

What should a lender know about the instrument?

- Assessment contracts run up to 20 years, not to exceed the weighted average useful life of the improvements
- The statutory test is economic benefit; a savings-to-investment ratio of 1.0 or better, certified by a qualified engineer, is the requirement Missouri Green Banc applies
- Existing mortgage lender consent is obtained before closing
- Property owners have their own free MGB Academy course on how NPCA — National PACE Capital Access — surfaces best-fit capital providers and contractors

What governs this program?

- Missouri C-PACE enabling statute, § 67.2800–67.2835 RSMo
- MCED program guidelines and fee schedule
- NPCA Capital Provider Participation Agreement (NPCA-CPA-001), where the institution registers to fund
- MCED Senior Lender Consent Form

Where can I learn more?

- Course page: missourigreenbanc.org/courses/c-pace-for-community-lenders/
- NPCA registration: missourigreenbanc.org/register/
- NPCA overview: missourigreenbanc.org/npca/
- Related tracks: capital providers, loan brokers

Why does Missouri Green Banc do this?

A community lender loses nothing when an owner funds an improvement through an assessment, and keeps a customer it might otherwise have turned away. The course exists so the consent request arriving on a lender's desk is understood before it is declined by default.

NOTE: Because program terms, citations, and funding availability change, confirm current requirements with Missouri Green Banc before relying on this sheet. This sheet describes a course; it is not an offer of credit or a commitment to fund.

Missouri Green Banc | 16305 Swingley Ridge Road, Suite 220, Chesterfield, MO 63017
(866) 554-4083 | communications@missourigreenbanc.org | missourigreenbanc.org