

PRELIMINARY OFFICIAL STATEMENT DATED MAY 26, 2021

NEW ISSUE - BOOK ENTRY ONLY
(Book-Entry Only)

RATINGS: S&P: AA+ (State Intercept Program)
AA (Underlying)

See "MISCELLANEOUS - Ratings" herein.

In the opinion of King & Spalding LLP, Bond Counsel, under existing statutes, rulings and court decisions, and under applicable regulations, and assuming the accuracy of certain representations and certifications and compliance with certain tax covenants, interest on the Bonds is not includable in gross income for federal income tax purposes and is not an item of tax preference for purposes of calculating the federal alternative minimum tax. In the opinion of Bond Counsel, interest on the Bonds is exempt from present State of Georgia income taxation under existing statutes as described herein. See "TAX TREATMENT."

\$53,830,000*

CITY OF CARTERSVILLE, GEORGIA
GENERAL OBLIGATION BONDS,
SERIES 2021

Dated: Date of Delivery

Due: October 1, as shown on inside front cover

The City of Cartersville General Obligation Bonds, Series 2021 (the "Bonds") are being issued in fully registered form and in denominations of \$5,000, or any integral multiple thereof, by the City of Cartersville, Georgia (the "City"), a municipality of the State of Georgia, for the purpose of (i) financing the acquisition, construction and equipping of certain educational facilities (the "Project") for the benefit of the School System of the City of Cartersville (the "School System"), (ii) paying all or a portion of the interest on the Bonds for a period of not more than 24 months from the date of issuance of the Bonds, and (iii) paying costs of issuance of the Bonds.

The Bonds are direct and general obligations of the City. The principal of and interest on the Bonds are payable from an ad valorem tax, unlimited as to rate or amount, to be levied upon all taxable property within the City subject to taxation for general obligation bond purposes. The Bonds are also payable from any state appropriation to which the City or the Cartersville School Board (the "School Board") may be entitled, which the State of Georgia Board of Education has been authorized to withhold from the City and the School Board and transfer to the Paying Agent under certain circumstances. See "SECURITY AND SOURCES OF PAYMENT FOR THE BONDS."

Interest on the Bonds is payable semiannually on April 1 and October 1 of each year (each such date, an "Interest Payment Date"), commencing on October 1, 2021, to the owners thereof as shown on the registration books maintained by Truist Bank, a North Carolina banking corporation, as Paying Agent and Bond Registrar. The Bonds bear interest from the Interest Payment Date next preceding their date of authentication, except as otherwise provided herein. See "THE BONDS -- Description."

The Bonds will be issued in book-entry form and will be registered in the name of Cede & Co., as nominee of The Depository Trust Company ("DTC"), New York, New York. Payment of the principal of and interest on the Bonds will be made by the Paying Agent directly to Cede & Co., as nominee of DTC, and will subsequently be disbursed to DTC Participants and thereafter to Beneficial Owners (as defined herein) of the Bonds, all as described herein. See "THE BONDS -- Book-Entry Only Bonds."

The Bonds are subject to optional and mandatory redemption prior to their maturity, as described herein.

THIS COVER PAGE CONTAINS CERTAIN INFORMATION FOR QUICK REFERENCE ONLY. IT IS NOT A SUMMARY OF THIS ISSUE. INVESTORS MUST READ THE ENTIRE OFFICIAL STATEMENT TO OBTAIN INFORMATION ESSENTIAL TO MAKING AN INFORMED INVESTMENT DECISION.

The Bonds are offered when, as, and if issued by the City and accepted by the original purchasers subject to the approving opinion of King & Spalding LLP, Atlanta, Georgia, Bond Counsel. Certain legal matters will be passed on for the City by its counsel, Archer & Lovell P.C., Cartersville, Georgia, for the School Board by its counsel, White & Choate LLC, Cartersville, Georgia and by Holland & Knight LLP, Atlanta, Georgia, the City's and the School Board's Disclosure Counsel. Davenport & Company, LLC, Atlanta, Georgia, is serving as Financial Advisor to the School Board. The Bonds are expected to be delivered through The Depository Trust Company in New York, New York on or about June 24, 2021*.

The City will receive bids for the purchase of the Bonds on June 3, 2021, until 11:00 a.m. EDT as set forth in the Notice of Sale.

*Preliminary; subject to change.