CLEANENERGY CREDIT UNION

Commercial Loan Process: Installer workflow/ timeline

MILESTONE - 0

Installer submits the intake form and uploads project proposal and customer's utility bill.
Once received, the credit union's Technical Review Committee (TRC) will review project details.

3 - 5 Business Days

Upon approval by TRC, we will email your customer details on next steps:

- Applicant completes DocuSign and pays application fee.
- Applicant(s) completes loan application and submits required documents via email to: bizloans@cleanenergycu.org.

Dependent on applicant

MILESTONE - 1

Applications and all required documents received: Your loan processor will submit the application for underwriting. Your customer will receive an email with decisioning or if necessary, requesting additional documentation.

5-7 Business Days

Once approved: A member service representative will reach out to your customer walk them through their membership intake and how to complete identiy verification.

Signed contract, interconnection agreement, and approved permitting documents sent to bizloans@cleanenergycu.org: Once received, loan documents will be submitted to the customer to sign** and upon signature you may begin installation anytime.

50% disbursement at Time of Installment: Email photos of equipment on site and invoice to bizloans@cleanenergycu.org.

Install project / system

MILESTONE - 2

30% disbursement at Mechanical Completion: Passed the final inspection report and emailed a final Inspection and invoice.

MILESTONE - 3

20% disbursement at PTO: Email / submit proof of permission to operate granted from the utility provider.

**Commercial loans are processed through a separate portal from residential loans. Installers will not require login access but will be included on all applicable correspondence whenever possible.*
***Rates are locked at loan document signing. Credit and approved rate expire 6-month after approval with the option to repull the borrowers credit and reprice the loan at the current market rates.*

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EQUAL HOUSING OPPORTUNITY

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