

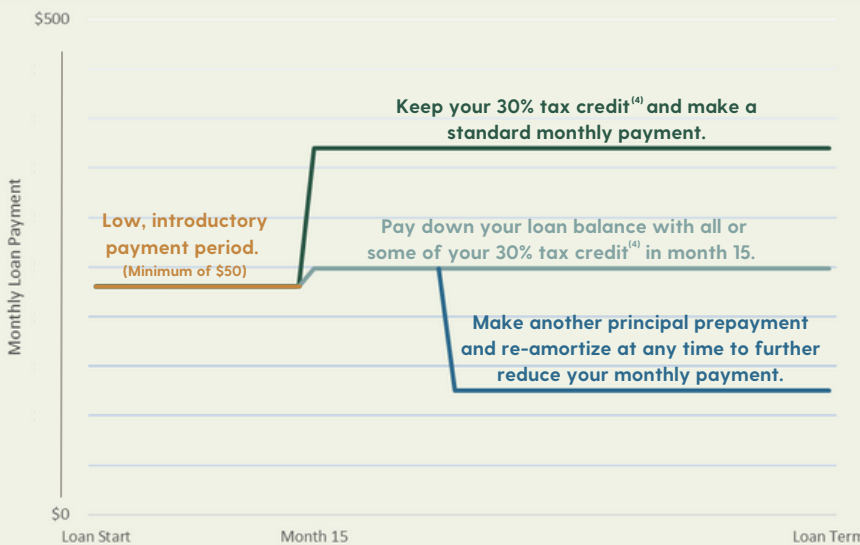
Geothermal Loan



Clean Energy Credit Union is a not-for-profit organization helping individuals across the country afford clean energy. Our Geothermal loan provides you with great benefits, including:

- Covering up to 100% of project costs with no money down.
- Reducing the first 15 monthly payments during an introductory payment period.
- Giving you the flexibility to either keep your tax credit⁽⁴⁾ or pay down your loan, as you see fit.
- Providing you with the option to re-amortize your loan at any time to lower your monthly payments.

Monthly Payment Schedule



What you can expect:

- You'll begin making low, introductory, monthly payments approximately 30-60 days after installation commencement.⁽¹⁾⁽²⁾
- After month 15, you'll begin making monthly payments of interest + principal for the duration of the loan term.
- You can make optional prepayments (without penalty) and can re-amortize at any time.⁽³⁾

1. Installation Commencement is defined as when work has begun at the project site.
2. The 15 introductory payments are calculated to be similar to interest-only payments on the full, original loan amount and are rounded up to the nearest \$10, with a minimum payment of \$50.
3. You can re-amortize your loan at any time for a fee of \$75 (see [fee schedule](#)) or for free on a one-time basis if accompanied by a prepayment of 15% or more of the original loan amount.
4. We recommend consulting with a tax professional to see if you're eligible for the 30% residential section 25D federal income tax credit and have a sufficient tax liability to take advantage of it.