

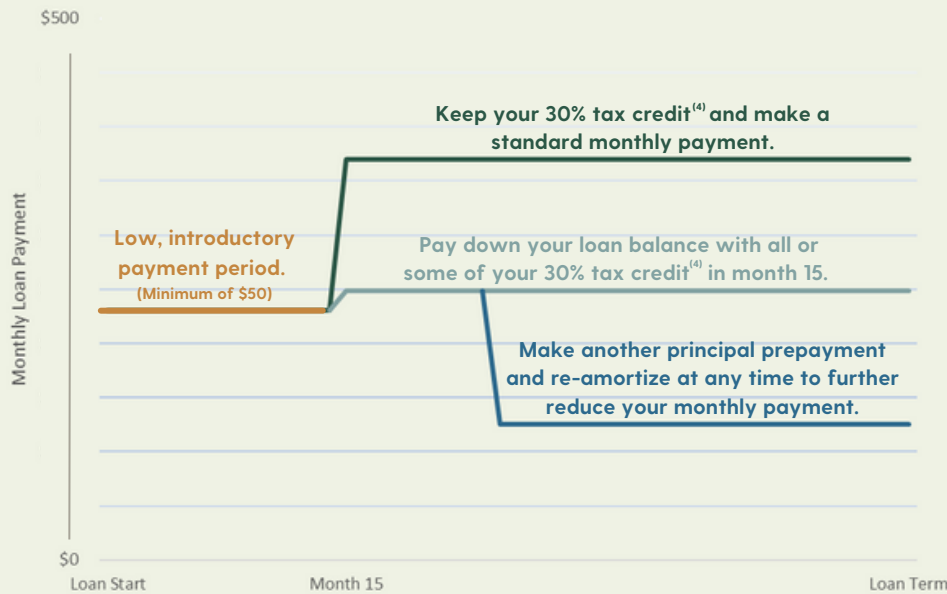
Solar PV Loan



Clean Energy Credit Union is a not-for-profit organization helping individuals across the country afford clean energy. Our Solar PV 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 all materials have been delivered to the site and major equipment installation has begun.
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.