## DEPOSIT RATES

- Rates last updated May 1, 2020
- All deposit programs, rates, terms, and conditions are subject to change at anytime without notice.
- APY = Annual Percentage Yield.

### Savings Account Rates

<table>
<thead>
<tr>
<th>Deposit Balance (1)(2)</th>
<th>Dividend Rate (3)</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100 - $2,499</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
<tr>
<td>$2,500 - $9,999</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
<tr>
<td>$10,000 - $49,999</td>
<td>0.12%</td>
<td>0.12%</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>0.25%</td>
<td>0.25%</td>
</tr>
<tr>
<td>$100,000 - $199,999</td>
<td>0.35%</td>
<td>0.35%</td>
</tr>
<tr>
<td>$200,000 +</td>
<td>0.50%</td>
<td>0.50%</td>
</tr>
</tbody>
</table>

(1) Minimum balance requirement = $5.
(2) Minimum balance for IRA savings account = $100.
(3) Dividend rates for an IRA savings account are 0.05% higher than the standard rates shown here.

### Clean Energy Certificate of Deposit (CD) Rates

<table>
<thead>
<tr>
<th>Deposit Balance (1)</th>
<th>Term (2)</th>
<th>Dividend Rate (3)</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000 - $24,499</td>
<td>2 years</td>
<td>0.80%</td>
<td>0.80%</td>
</tr>
<tr>
<td>$1,000 - $24,499</td>
<td>5 years</td>
<td>1.00%</td>
<td>1.00%</td>
</tr>
<tr>
<td>$1,000 - $24,499</td>
<td>10 years</td>
<td>1.20%</td>
<td>1.21%</td>
</tr>
<tr>
<td>$25,000 - $99,999</td>
<td>2 years</td>
<td>0.90%</td>
<td>0.90%</td>
</tr>
<tr>
<td>$25,000 - $99,999</td>
<td>5 years</td>
<td>1.10%</td>
<td>1.11%</td>
</tr>
<tr>
<td>$25,000 - $99,999</td>
<td>10 years</td>
<td>1.30%</td>
<td>1.31%</td>
</tr>
<tr>
<td>$100,000 +</td>
<td>2 years</td>
<td>1.00%</td>
<td>1.00%</td>
</tr>
<tr>
<td>$100,000 +</td>
<td>5 years</td>
<td>1.20%</td>
<td>1.21%</td>
</tr>
<tr>
<td>$100,000 +</td>
<td>10 years</td>
<td>1.40%</td>
<td>1.41%</td>
</tr>
</tbody>
</table>

(1) Minimum balance requirement = $1,000.
(2) Early Withdrawal Penalty is 6 months' interest for a 2-year CD, 1 year's interest for a 5-year CD, and 2 years' interest for a 10-year CD.
(3) Dividend rates for an IRA clean energy CD are 0.10% higher than the standard rates shown here.

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### Clean Energy Vehicle Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Min/Max Loan Amount</th>
<th>Term</th>
<th>APR as low as</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Clean Energy Vehicle (1)(2)</td>
<td>$3,000 to $70,000 up to 110% Loan-to-Value</td>
<td>5 years</td>
<td>2.74% (4)(5)(6)</td>
</tr>
<tr>
<td>New Clean Energy Vehicle (1)(2)</td>
<td>$3,000 to $70,000 up to 110% Loan-to-Value</td>
<td>6 years</td>
<td>3.14% (4)(5)(6)</td>
</tr>
<tr>
<td>Used Clean Energy Vehicle (1)(2)(3)</td>
<td>$3,000 to $70,000 up to 110% Loan-to-Value</td>
<td>5 years</td>
<td>3.24% (4)(5)(6)</td>
</tr>
<tr>
<td>Used Clean Energy Vehicle (1)(2)(3)</td>
<td>$3,000 to $70,000 up to 110% Loan-to-Value</td>
<td>6 years</td>
<td>3.64% (4)(5)(6)</td>
</tr>
</tbody>
</table>

1. Clean Energy Vehicles must have an EPA Fuel Economy of at least 40 MPG (combined city/highway).
2. Visit your state DMV website to view state-specific requirements and fees. If Clean Energy CU exercises its right to file for the lien-recorded title, you will be responsible for any filing fees.
3. Used vehicles are model year 2016 or older. Maximum age for a used vehicle is 8 years old.
4. Rates shown include a 2.00% discount for automatic loan payments.
5. Add 2.50% to rates shown for electric motorcycles, and add 0.50% for loans that exceed 100% loan-to-value.
6. Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.

### Green Home Improvement Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Min/Max Loan Amount</th>
<th>Term</th>
<th>APR as low as</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secured Green Home Improvement Loans (1)(2)(3)</td>
<td>$3,000 to $25,000</td>
<td>3 years</td>
<td>3.25% (4)(5)(6)</td>
</tr>
<tr>
<td>Secured Green Home Improvement Loans (1)(2)(3)</td>
<td>$3,000 to $25,000</td>
<td>5 years</td>
<td>3.75% (4)(5)(6)</td>
</tr>
<tr>
<td>Secured Green Home Improvement Loans (1)(2)(3)</td>
<td>$3,000 to $25,000</td>
<td>10 years</td>
<td>5.10% (4)(5)(6)</td>
</tr>
<tr>
<td>Unsecured Green Home Improvement Loans (1)</td>
<td>$1,000 to $15,000</td>
<td>3 years</td>
<td>6.99% (4)(5)(6)</td>
</tr>
<tr>
<td>Unsecured Green Home Improvement Loans (1)</td>
<td>$1,000 to $15,000</td>
<td>5 years</td>
<td>7.99% (4)(5)(6)</td>
</tr>
</tbody>
</table>

1. Green Home Improvement Loans must be used for qualifying clean energy products and services such as insulation, weatherproofing, and high-efficiency HVAC systems, water heating systems, windows, etc. See eligible improvements list.
2. Secured loans only: secured via a UCC-1 filing on any repossessable equipment; you will be charged for any filing fees (capped at $300).
4. Rates shown include a 2.00% discount for automatic loan payments.
5. Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.
6. Residences in certain counties and states may be eligible for a 0.25%-0.50%+ rate discount after providing proof of registration in the following programs (NOTE: this applies only to long-term solar loans):
   a. Boulder County EnergySmart program: 0.50%
   b. Montgomery County (MD) Green Bank Clean Energy Advantage program: 0.25%

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# LOAN RATES (continued)

- Rates last updated May 1, 2020
- All loan programs, rates, terms, and conditions are subject to change at anytime without notice.
- APR = Annual Percentage Rate.

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Min/Max Loan Amount</th>
<th>Term</th>
<th>APR as low as</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-Term Solar Electric System Loan (i.e. Solar Tax Credit Loan)</td>
<td>$3,000 to $70,000</td>
<td>up to 22%-26% Loan-to-Value</td>
<td>5.25%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12 or 18 months</td>
<td></td>
</tr>
<tr>
<td>Long-Term Solar Electric System Loan</td>
<td>$3,000 to $70,000</td>
<td>up to 74%-78% Loan-to-Value</td>
<td>5.25%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12 years</td>
<td></td>
</tr>
<tr>
<td>Long-Term Solar Electric System Loan</td>
<td>$3,000 to $70,000</td>
<td>up to 74%-78% Loan-to-Value</td>
<td>5.79%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>15 years</td>
<td></td>
</tr>
<tr>
<td>Refinanced Short-Term Solar Electric System Loan</td>
<td>$3,000 to $70,000</td>
<td>up to 22%-26% Loan-to-Value</td>
<td>6.75%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>36 Months</td>
<td></td>
</tr>
</tbody>
</table>

(1) Secured via a UCC-1 filing on the solar equipment; you will be charged for any filing fees (capped at $300).
(2) Loan processing fee: $25.
(3) The tax credit can be up to 26% in 2020 and 22% in 2021, and the long-term loan amount can be for the remaining balance (i.e. up to 74% in 2020 and 78% in 2021). The combined amounts of a short-term and long-term loan cannot exceed 100% of the project cost.
(4) Rate shown assumes that short-term loan balloon payment is fully repaid at maturity; if not, the interest rate is 17.99%.
(5) Clean Energy Credit Union’s solar contractor partners may offer lower rates with modified terms.
(6) Rates shown include a 2.00% discount for automatic loan payments.
(7) Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.
(8) Residences in certain counties and states may be eligible for a 0.25%-0.50%+ rate discount after providing proof of registration in the following programs (NOTE: this applies only to long-term solar loans):
   (a) Boulder County EnergySmart program: 0.50%
   (b) Montgomery County (MD) Green Bank Clean Energy Advantage program: 0.25%

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# LOAN RATES (continued)

- Rates last updated May 1, 2020
- All loan programs, rates, terms, and conditions are subject to change at anytime without notice.
- APR = Annual Percentage Rate.

## Geothermal System / Ground-Source Heat Pump Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Min/Max Loan Amount</th>
<th>Term up to</th>
<th>APR as low as</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-Term Geothermal System Loan (i.e. Geothermal Tax Credit Loan) (^{(1)(2)})</td>
<td>$3,000 to $70,000 (^{(3)})</td>
<td>12 or 18 months</td>
<td>5.25% (^{(4)(5)(6)})</td>
</tr>
<tr>
<td>Long-Term Geothermal System Loan (^{(1)(2)})</td>
<td>$3,000 to $70,000 (^{(3)})</td>
<td>12 years</td>
<td>5.25% (^{(5)(6)(7)})</td>
</tr>
<tr>
<td>Long-Term Geothermal System Loan (^{(1)(2)})</td>
<td>$3,000 to $70,000 (^{(3)})</td>
<td>15 years</td>
<td>5.79% (^{(5)(6)(7)})</td>
</tr>
<tr>
<td>Refinanced Short-Term Geothermal System Loan (^{(1)(2)})</td>
<td>$3,000 to $70,000 (^{(3)})</td>
<td>36 Months</td>
<td>6.75% (^{(5)(6)(7)})</td>
</tr>
</tbody>
</table>

1. Secured via a UCC-1 filing on the solar equipment; you will be charged for any filing fees (capped at $300).
2. Loan processing fee: $25.
3. The tax credit can be up to 26% in 2020 and 22% in 2021, and the long-term loan amount can be for the remaining balance (i.e. up to 74% in 2020 and 78% in 2021). The combined amounts of a short-term and long-term loan cannot exceed 100% of the project cost.
4. Rate shown assumes that short-term loan balloon payment is fully repaid at maturity; if not, the interest rate is 17.99%.
5. Rates shown include a 2.00% discount for automatic loan payments.
6. Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.
7. Residents in certain counties and states may be eligible for a 0.25%-0.50%+ rate discount after providing proof of registration in the following programs (NOTE: this applies only to long-term solar loans):
   a. Boulder County EnergySmart program: 0.50%
   b. Montgomery County (MD) Green Bank Clean Energy Advantage program: 0.25%

## E-Bike, Unsecured, and Share Secured Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Min/Max Loan Amount</th>
<th>Term up to</th>
<th>APR as low as</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-Bike Loan or Unsecured Clean Energy Loan (^{(1)})</td>
<td>$1,000 to $15,000 (^{(4)})</td>
<td>36 Months</td>
<td>6.99% (^{(3)(4)(5)})</td>
</tr>
<tr>
<td>E-Bike Loan or Unsecured Clean Energy Loan (^{(1)})</td>
<td>$1,000 to $15,000 (^{(4)})</td>
<td>60 Months</td>
<td>7.99% (^{(3)(4)(5)})</td>
</tr>
<tr>
<td>Savings Account Secured Loan</td>
<td>Up to Account Balance</td>
<td>36 Months</td>
<td>Rate + 2.5% (^{(2)(3)})</td>
</tr>
<tr>
<td>CD Secured Loan</td>
<td>Up to CD Balance</td>
<td>120 Months</td>
<td>Rate + 2.5% (^{(2)(3)})</td>
</tr>
</tbody>
</table>

1. Clean Energy Loans must be used for qualifying clean energy products and services such as electric-assist bicycles or green home improvements.
2. Rates are rounded up to the nearest 0.25%
3. Rates shown include a 2.00% discount for automatic loan payments.
4. Residents in Boulder County, Colorado, may be eligible for a 0.50%+ rate discount (this does not apply to e-bikes).
5. Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.