



DEPOSIT RATES

- Rates last updated December 1, 2018
- All deposit programs, rates, terms, and conditions are subject to change at anytime without notice.
- APY = Annual Percentage Yield.

Savings Account Rates

Deposit Balance ⁽¹⁾	Dividend Rate	APY
\$100 - \$2,499	0.10%	0.10%
\$2,500 - \$9,999	0.10%	0.10%
\$10,000 - \$49,999	0.12%	0.12%
\$50,000 - \$99,999	0.25%	0.25%
\$100,000 - \$199,999	0.35%	0.35%
\$200,000 +	0.50%	0.50%

(1) Minimum balance requirement = \$5.

Clean Energy Certificate of Deposit (CD) Rates

Deposit Balance ⁽¹⁾	Term ⁽²⁾	Dividend Rate	APY
\$1,000 - \$24,499	2 years	1.00%	1.00%
\$1,000 - \$24,499	5 years	1.55%	1.56%
\$1,000 - \$24,499	10 years	1.80%	1.81%
\$25,000 - \$99,999	2 years	1.10%	1.11%
\$25,000 - \$99,999	5 years	1.65%	1.66%
\$25,000 - \$99,999	10 years	1.90%	1.92%
\$100,000 +	2 years	1.20%	1.21%
\$100,000 +	5 years	1.75%	1.76%
\$100,000 +	10 years	2.00%	2.02%

(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.

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LOAN RATES

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Clean Energy Vehicle Loans

Loan Type	Min/Max Loan Amount	Term	APR as low as
New Clean Energy Vehicle ⁽¹⁾⁽²⁾	\$3,000 to \$50,000 up to 110% Loan-to-Value	5 years	3.39% ⁽⁴⁾⁽⁵⁾
New Clean Energy Vehicle ⁽¹⁾⁽²⁾	\$3,000 to \$50,000 up to 110% Loan-to-Value	6 years	3.69% ⁽⁴⁾⁽⁵⁾
Used Clean Energy Vehicle ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$50,000 up to 110% Loan-to-Value	5 years	4.39% ⁽⁴⁾⁽⁵⁾
Used Clean Energy Vehicle ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$50,000 up to 110% Loan-to-Value	6 years	4.69% ⁽⁴⁾⁽⁵⁾

- (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) 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

Loan Type	Min/Max Loan Amount	Term up to	APR as low as
Secured Green Home Improvement Loans ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$25,000	3 years	3.25% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Secured Green Home Improvement Loans ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$25,000	5 years	3.75% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Secured Green Home Improvement Loans ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$25,000	10 years	5.25% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Unsecured Green Home Improvement Loans ⁽¹⁾	\$1,000 to \$15,000	3 years	6.99% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Unsecured Green Home Improvement Loans ⁽¹⁾	\$1,000 to \$15,000	5 years	7.99% ⁽⁴⁾⁽⁵⁾⁽⁶⁾

- (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 \$200, or \$300 in CA).*
- (3) Secured loans only: loan processing fee: \$25.*
- (4) Rates shown include a 2.00% discount for automatic loan payments.*
- (5) Residences in Boulder County, Colorado, may be eligible for a 0.50%+ rate discount.*
- (6) Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.*



LOAN RATES (continued)

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Solar Electric System Loans

Loan Type	Min/Max Loan Amount	Term	APR as low as
Solar Electric System Tax Credit Loan (Short-Term) ⁽¹⁾⁽²⁾	\$3,000 to \$20,000 up to 30% of System Cost	12 - 18 months	5.25% ⁽³⁾⁽⁴⁾⁽⁵⁾⁽⁷⁾
Long-Term Solar Electric System Loan (Long-Term) ⁽¹⁾⁽²⁾	\$3,000 to \$50,000 up to 70% of System Cost	12 years	5.25% ⁽⁴⁾⁽⁵⁾⁽⁶⁾⁽⁷⁾

- (1) Secured via a UCC-1 filing on the solar equipment; you will be charged for any filing fees (capped at \$200, or \$300 in CA).*
- (2) Loan processing fee: \$25.*
- (3) Rate shown assumes that short-term loan balloon payment is fully repaid at maturity; if not, the interest rate is 17.99%.*
- (4) Clean Energy Credit Union's solar contractor partners may offer lower rates with modified terms.*
- (5) Rates shown include a 2.00% discount for automatic loan payments.*
- (6) Residences in Boulder County, Colorado, may be eligible for a 0.50%+ rate discount (applies only to 12-year solar loans).*
- (7) Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.*

E-Bike, Unsecured, and Share Secured Loans

Loan Type	Min/Max Loan Amount	Term up to	APR as low as
E-Bike Loan or Unsecured Clean Energy Loan ⁽¹⁾	\$1,000 to \$15,000	36 Months	6.99% ⁽³⁾⁽⁴⁾⁽⁵⁾
E-Bike Loan or Unsecured Clean Energy Loan ⁽¹⁾	\$1,000 to \$15,000	60 Months	7.99% ⁽³⁾⁽⁴⁾⁽⁵⁾
Savings Account Secured Loan	Up to Account Balance	36 Months	Rate + 2.5% ⁽²⁾⁽³⁾
CD Secured Loan	Up to CD Balance	120 Months	Rate + 2.5% ⁽²⁾⁽³⁾

- (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) Residences 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.*