



Elevations Energy Loan Program

Product	FICO Score	36 Months	60 Months	84 Months	120 Months	*180 Months
Energy Loans Consumer Loan Rates as listed * Business loan rates are 1.000% above Consumer posted rates. • Boulder/Denver ONLY Member Must set up Automatic Payments AND eStatements, otherwise ADD 0.50% to listed rates Minimum Loan \$500 Residential Minimum Loan \$1,000 Business \$25 Processing fee will be applied.	740+	2.750%	3.500%	4.500%	5.000%	5.500%
	720-739	2.875%	3.625%	4.625%	5.125%	5.625%
	700-719	3.000%	3.750%	4.750%	5.250%	5.750%
	680-699	3.125%	3.875%	4.875%	5.375%	5.875%
	660-679	3.500%	4.250%	5.250%	5.750%	6.250%
	640-659	3.875%	4.625%	5.625%	6.125%	6.625%
	620-639	4.375%	5.125%	6.125%	6.625%	7.125%
	600-619	4.875%	5.625%	6.625%	7.125%	7.625%
	580-599	5.375%	6.125%	7.125%	7.625%	8.125%

*180 Month terms available to Boulder Energy Smart (Solar Only), Fort Collins HELP Loan, and RENU Loan.

*Estimated Monthly Payment Examples

Loan Amounts	36 Months	60 Months	84 Months	120 Months	180 Months (Solar)
\$ 1,000.00	\$ 29.00	\$ 18.00	\$ 14.00	\$ 11.00	\$ 8.00
\$ 5,000.00	\$ 145.00	\$ 91.00	\$ 70.00	\$ 53.00	\$ 41.00
\$ 7,500.00	\$ 217.00	\$ 136.00	\$ 104.00	\$ 80.00	\$ 61.00
\$ 10,000.00	\$ 290.00	\$ 182.00	\$ 139.00	\$ 106.00	\$ 82.00
\$ 12,500.00	\$ 362.00	\$ 227.00	\$ 174.00	\$ 133.00	\$ 102.00
\$ 15,000.00	\$ 435.00	\$ 273.00	\$ 209.00	\$ 159.00	\$ 123.00
\$ 17,500.00	\$ 507.00	\$ 318.00	\$ 243.00	\$ 186.00	\$ 143.00
\$ 20,000.00	\$ 579.00	\$ 364.00	\$ 278.00	\$ 212.00	\$ 163.00
\$ 22,500.00	\$ 652.00	\$ 409.00	\$ 313.00	\$ 239.00	\$ 184.00
\$ 25,000.00	\$ 724.00	\$ 455.00	\$ 348.00	\$ 265.00	\$ 204.00
APR Ranges	2.750% - 5.375%	3.500% - 6.125%	4.500% - 7.125%	5.000% - 7.625%	5.500% - 8.125%
**Payment Factor	0.0290	0.0182	0.0139	0.0106	0.0082

**Multiply the Payment Factor by the Total proposed bid to get an estimated monthly payment. Payment factor shown reflect rates as low as and are subject to change.

*Credit qualifications and membership required. Energy loan payments shown reflect rates as low as, and are subject to change.

Loan Details:

- Loans can cover up to 100% of the project cost, including up to 25% for associated Health and Safety measures.
- Fixed rates with no pre-payment penalties.
- No appraisals or home equity required. (UCC-1 is Filed)
- Loan will be funded upon completion of the project and after Member/Business has docusigned for the loan.

3 Easy Ways to apply:

1. Online: <https://www.elevationscu.com/energyloans>
2. By Phone (800) 429-7626
3. Or at a branch: <https://www.elevationscu.com/help/branches-atms/branch-atm-list>

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