### Solar Equity Rates

(Effective March 13, 2020 until changed)

<table>
<thead>
<tr>
<th>Subaccount Type</th>
<th>Approximate Term</th>
<th>Home Value</th>
<th>Index(^1)</th>
<th>Margin</th>
<th>ANNUAL PERCENTAGE RATE Variable(^2)</th>
<th>FICO Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Solar Equity Loan Program</td>
<td>20 Years</td>
<td>80% CLTV</td>
<td>1.39%</td>
<td>2.860%</td>
<td>4.25%</td>
<td>680 or higher</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subaccount Type</th>
<th>Approximate Term</th>
<th>Home Value</th>
<th>ANNUAL PERCENTAGE RATE Fixed</th>
<th>FICO Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Solar Equity Loan Program</td>
<td>20 Years</td>
<td>80% CLTV</td>
<td>6.25%</td>
<td>680 or higher</td>
</tr>
</tbody>
</table>

### Loan Fees
- No loan fees are charged by the credit union.

### Loan Cost
- The Credit union will pay all closing costs associated with this loan.\(^3\)

### Late Charge
- If your payment is more than 10 days late we may charge you 5.0% of the payment or $10.00, whichever is greater.

### Return Payment
- $25.00

### Collection Costs
- You promise to pay all costs of collecting the amount you owe under this agreement.

---

\(^1\)The "Index" is the weekly average yield on the Six Month Treasury Bill rate (auction high), as made available by the Federal Reserve Board.

\(^2\)The VARIABLE ANNUAL PERCENTAGE RATE may change. It cannot increase more than 6.0 percentage points above the initial rate. Please ask a loan officer for details regarding how your rate is determined.

\(^3\)If a full appraisal is required by the credit union, the borrower will be responsible for this fee, not to exceed $450.00. The no cost program is only available one time per member and not available when refinancing an existing credit union loan.

Representative Example: On a $20,000, 20 year loan with an initial interest rate of 4.25% in effect in October 2019, the maximum amount that the interest rate can rise under this program is 6 percentage point(s) to 10.25%, and the monthly payment can rise from a first year payment of $123.89 to a maximum of $196.45 in the third year.