



Solar Equity Rates

(Effective March 1, 2019 until changed)

Subaccount Type	Approximate Term	Home Value	Index ¹	Margin	ANNUAL PERCENTAGE RATE Variable ²	FICO Score
Solar Equity Loan Program	20 Years	80% CLTV	2.46%	2.040%	4.50%	680 or higher
Subaccount Type	Approximate Term	Home Value			ANNUAL PERCENTAGE RATE Fixed	FICO Score
Solar Equity Loan Program	20 Years	80% CLTV			6.99%	680 or higher
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.					

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

²The **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.

³If 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 4.5% in effect in June 2018, the maximum amount that the interest rate can rise under this program is 6 percentage point(s) to 10.50%, and the monthly payment can rise from a first year payment of \$126.57 to a maximum of \$149.18 in the third year.

