



Solar Equity Rates
(Effective August 1, 2020 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 | 0.130% | 4.120% | 4.25% | 680 or higher |
| Subaccount Type | Approximate Term | Home Value | | | ANNUAL PERCENTAGE RATE Fixed | FICO Score |
| Solar Equity Loan Program | 20 Years | 80% CLTV | | | 6.25% | 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.

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.**

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 4.25% 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.

