Solar Equity Rates
(Effective March 1, 2020 until changed)

<table>
<thead>
<tr>
<th>Subaccount Type</th>
<th>Approximate Term</th>
<th>Home Value</th>
<th>Index¹</th>
<th>Margin</th>
<th>ANNUAL PERCENTAGE RATE Variable²</th>
<th>FICO Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Solar Equity Loan Program</td>
<td>20 Years</td>
<td>80% CLTV</td>
<td>1.440%</td>
<td>2.810%</td>
<td>4.25%</td>
<td>680 or higher</td>
</tr>
<tr>
<td>Subaccount Type</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Solar Equity Loan Program</td>
<td>20 Years</td>
<td>80% CLTV</td>
<td></td>
<td></td>
<td>6.74%</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.

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 4.25% 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.