



## Solar Equity Rates

(Effective April 1, 2024 until changed)

Subaccount Type	Approximate Term	Home Value	Index <sup>1</sup>	Margin	ANNUAL PERCENTAGE RATE Variable <sup>2</sup>	FICO Score
Solar Equity Loan Program	20 Years	80% CLTV	5.105%	-0.855%	<b>4.250%</b>	680 or higher
Subaccount Type	Approximate Term	Home Value			ANNUAL PERCENTAGE RATE Fixed	FICO Score
Solar Equity Loan Program	20 Years	80% CLTV			<b>5.750%</b>	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. <sup>3</sup>					
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.					

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

<sup>2</sup>**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.**

<sup>3</sup>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.*

