

## Contact our Loan Officer

(919) 956-4669

[Solar@Self-Help.org](mailto:Solar@Self-Help.org)

Read more about our impact

[www.self-help.org/green](http://www.self-help.org/green)

Follow along on social media:

@SelfHelpGreen



Self-Help's loans finance a spectrum of indoor  
air quality and clean energy projects

### Home Energy

- Weatherization
- Heating and Air Conditioning
- Geothermal
- Radon remediation
- Septic
- Rooftop Solar

### Business Energy

- Rooftop solar
- Lighting upgrades
- Efficient equipment
- Other energy efficiency retrofits

### Utility Scale

Solar farms and other renewable energy

	<b>Consumer Loan</b> <b>Our fastest and simplest loan product</b>	<b>Home Equity Loan</b> A product that will keep your payments steady & stable	<b>Home Equity Line of Credit</b> A product that offers flexibility for future needs
<b>What is the maximum loan amount?</b>	Up to \$15,000	Up to \$35,000	Up to \$35,000
<b>What is the maximum term?</b>	Up to 48 month term	Up to 120 month term	Up to 180 month term
<b>How do interest rates work on this product?</b>	Rates as low as 8.5% APR.* The rate may vary depending on each individual's credit history and underwriting factors.	Rates as low as 6.25% APR.* The rate may vary depending on each individual's credit history and underwriting factors.	Variable rates as low as 5.25% APR* subject to increase or decrease. The rate consists of the Prime Rate (currently 3.5%) + a margin (currently 1.75%). The margin may vary depending on each individual's credit history and underwriting factors.
<b>Is the interest rate fixed?</b>	Yes	Yes	No. The rate on this line of credit will change as the Prime Rate changes.
<b>What might my monthly payments be?</b>	Using a 48 month term and 8.5% APR the monthly payments will be about \$25 per \$1000 borrowed.	Using a 120 month term and 6.25% APR the monthly payments will be about \$11.25 per \$1000 borrowed over 10 years.	This is a variable-rate line of credit and your payment will vary based on your outstanding balance and interest rate at the time of payment.
<b>What serves as collateral for this loan?</b>	The solar panels and any deposit accounts you have with Self-Help Credit Union serve as collateral for this loan.	Your home would serve as collateral for this loan.	Your home would serve as collateral for this loan.
<b>What other things do I need to know about this loan?</b>	There is a \$45 UCC filing fee for this loan product. No equity needed in your home.	This loan product has associated loan costs up to \$850. These costs will vary on each loan. You must have sufficient equity in your home to get this loan. In most cases, this loan plus any other liens on this home cannot exceed 90% of the appraised value of the home.	This loan product has associated loan costs up to \$850. These costs will vary on each loan. You must have sufficient equity in your home to get this loan. In most cases, this loan plus any other liens on this home cannot exceed 80% of the appraised value of the home.

Please Note: Rates and terms stated above are effective March 1, 2016. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. These loan products are intended to serve homeowners who are installing solar panels on their owner-occupied, single-family detached homes.

These loans allow a one-time 're-amortization' of the loan if a lump-sum tax credit is used to pay down the loan

\*APR means annual percentage rate.