


Elevations Energy Lending Program

Energy Loan Program Rates and Guidelines	FICO Score	36 Months	60 Months	84 Months	120 Months	180 Months
	Consumer Loan Rates as listed MUST Enroll in Automatic Payments and E-Statements, otherwise ADD 0.50% to listed rates Minimum Loan \$500 Residential Maximum of \$35,000. (Up to \$50,000 May be considered on Case by Case) \$25 Processing fee will be applied. \$19 UCC-1 Filing Fee (may vary) \$25 New Member Deposit	740+	2.750%	3.500%	4.500%	5.000%
720-739		2.875%	3.625%	4.625%	5.125%	5.625%
700-719		3.000%	3.750%	4.750%	5.250%	5.750%
680-699		3.125%	3.875%	4.875%	5.375%	5.875%
660-679		3.500%	4.250%	5.250%	5.750%	6.250%
640-659		3.875%	4.625%	5.625%	6.125%	6.625%
620-639		4.375%	5.125%	6.125%	6.625%	7.125%
600-619		4.875%	5.625%	6.625%	7.125%	7.625%
580-599	5.375%	6.125%	7.125%	7.625%	8.125%	

***Estimated Monthly Payment Examples rounded to the nearest dollar.**

Loan Amounts	36 Months	60 Months	84 Months	120 Months	180 Months
\$ 5,000.00	\$ 145 - 150	\$ 91 - 96	\$ 70 - 76	N/A	N/A
\$ 7,500.00	\$ 217 - 226	\$ 136 - 145	\$ 104 - 113	\$ 80 - 89	N/A
\$ 10,000.00	\$ 290 - 301	\$ 182 - 194	\$ 139 - 152	\$ 106 - 119	\$ 82 - 96
\$ 12,500.00	\$ 362 - 377	\$ 227 - 242	\$ 174 - 190	\$ 133 - 149	\$ 102 - 120
\$ 15,000.00	\$ 435 - 452	\$ 273 - 291	\$ 209 - 227	\$ 159 - 179	\$ 123 - 144
\$ 17,500.00	\$ 507 - 527	\$ 318 - 339	\$ 243 - 265	\$ 186 - 208	\$ 143 - 169
\$ 20,000.00	\$ 579 - 603	\$ 364 - 388	\$ 278 - 303	\$ 212 - 239	\$ 163 - 193
\$ 22,500.00	\$ 652 - 678	\$ 409 - 436	\$ 313 - 341	\$ 239 - 269	\$ 184 - 218
\$ 25,000.00	\$ 724 - 753	\$ 455 - 485	\$ 348 - 379	\$ 265 - 298	\$ 204 - 241
\$ 30,000.00	\$ 869 - 904	\$ 546 - 582	\$ 417 - 455	\$ 318 - 358	\$ 245 - 289
\$ 35,000.00	\$ 1014 - 753	\$ 637 - 679	\$ 487 - 530	\$ 371 - 418	\$ 286 - 337
APR Ranges	2.750% - 5.375%	3.500% - 6.125%	4.500% - 7.125%	5.000% - 7.625%	5.500% - 8.125%
**Payment Factor	0.0290 - 0.0301	0.0182 - 0.0194	0.0139 - 0.0152	0.0106 - 0.0119	0.0082 - 0.0096

**Multiply the Payment Factor by amount financed for an estimated monthly payment.

**Energy loan payments and payment factors shown reflect rates as LOW AS and as HIGH AS and subject to Credit approval and may change. *Credit qualifications and membership required.

Loan Details:

- Must be an Authorized Contractor through the Participating Program
- Project must be an eligible measure through the Participating Program and approved prior to funding.
- Loans can cover up to 100% of the project cost, including up to 25% for associated Health and Safety measures.
- Fixed rates with no pre-payment penalties.
- No appraisals or home equity required. (UCC-1 is Filed) \$19 Filing Fee (may vary)

New Member Eligibility:

- Any customer is eligible for membership enrollment with the standard \$25 to open an account and a \$15 donation to the Elevations Foundation if outside of Field of Membership.
- Field of Membership: Anyone who lives, works, or worships in Boulder, Broomfield, Larimer, Adams, Jefferson, Denver, and Weld counties in Colorado with standard \$25 to open account.

3 Easy Ways to apply:

1. Apply Online: <https://www.elevationscu.com/loans/energy-loans>
2. By Phone (800) 429-7626
3. Or at a branch: <https://www.elevationscu.com/help/branches-atms/branch-atm-list>

Contact Information:

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