



DEPOSIT RATES

- Rates last updated December 16, 2019
- All deposit programs, rates, terms, and conditions are subject to change at anytime without notice.
- APY = Annual Percentage Yield.

Savings Account Rates

Deposit Balance ⁽¹⁾⁽²⁾	Dividend Rate ⁽³⁾	APY
\$100 - \$2,499	0.10%	0.10%
\$2,500 - \$9,999	0.10%	0.10%
\$10,000 - \$49,999	0.12%	0.12%
\$50,000 - \$99,999	0.25%	0.25%
\$100,000 - \$199,999	0.35%	0.35%
\$200,000 +	0.50%	0.50%

- (1) Minimum balance requirement = \$5.
 (2) Minimum balance for IRA savings account = \$100.
 (3) Dividend rates for an IRA savings account are 0.05% higher than the standard rates shown here.

Clean Energy Certificate of Deposit (CD) Rates

Deposit Balance ⁽¹⁾	Term ⁽²⁾	Dividend Rate ⁽³⁾	APY
\$1,000 - \$24,499	2 years	1.00%	1.00%
\$1,000 - \$24,499	5 years	1.55%	1.56%
\$1,000 - \$24,499	10 years	1.80%	1.81%
\$25,000 - \$99,999	2 years	1.10%	1.11%
\$25,000 - \$99,999	5 years	1.65%	1.66%
\$25,000 - \$99,999	10 years	1.90%	1.92%
\$100,000 +	2 years	1.20%	1.21%
\$100,000 +	5 years	1.75%	1.76%
\$100,000 +	10 years	2.00%	2.02%

- (1) Minimum balance requirement = \$1,000.
 (2) Early Withdrawal Penalty is 6 months' interest for a 2-year CD, 1 year's interest for a 5-year CD, and 2 years' interest for a 10-year CD.
 (3) Dividend rates for an IRA clean energy CD are 0.10% higher than the standard rates shown here.

(continued on next page)



LOAN RATES

- Rates last updated December 16, 2019

- All loan programs, rates, terms, and conditions are subject to change at anytime without notice.

- APR = Annual Percentage Rate.

Clean Energy Vehicle Loans

Loan Type	Min/Max Loan Amount	Term	APR as low as
New Clean Energy Vehicle ⁽¹⁾⁽²⁾	\$3,000 to \$70,000 up to 110% Loan-to-Value	5 years	2.99% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
New Clean Energy Vehicle ⁽¹⁾⁽²⁾	\$3,000 to \$70,000 up to 110% Loan-to-Value	6 years	3.39% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Used Clean Energy Vehicle ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$70,000 up to 110% Loan-to-Value	5 years	3.99% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Used Clean Energy Vehicle ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$70,000 up to 110% Loan-to-Value	6 years	4.39% ⁽⁴⁾⁽⁵⁾⁽⁶⁾

(1) Clean Energy Vehicles must have an EPA Fuel Economy of at least 40 MPG (combined city/highway).

(2) Visit your state DMV website to view state-specific requirements and fees. If Clean Energy CU exercises its right to file for the lien-recorded title, you will be responsible for any filing fees.

(3) Used vehicles are model year 2016 or older. Maximum age for a used vehicle is 8 years old.

(4) Rates shown include a 2.00% discount for automatic loan payments.

(5) Add 2.50% to rates shown for electric motorcycles, and add 0.25% for loans that exceed 100% loan-to-value.

(6) Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.

Green Home Improvement Loans

Loan Type	Min/Max Loan Amount	Term	APR as low as
Secured Green Home Improvement Loans ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$25,000	3 years	3.25% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Secured Green Home Improvement Loans ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$25,000	5 years	3.75% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Secured Green Home Improvement Loans ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$25,000	10 years	5.25% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Unsecured Green Home Improvement Loans ⁽¹⁾	\$1,000 to \$15,000	3 years	6.99% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Unsecured Green Home Improvement Loans ⁽¹⁾	\$1,000 to \$15,000	5 years	7.99% ⁽⁴⁾⁽⁵⁾⁽⁶⁾

(1) Green Home Improvement Loans must be used for qualifying clean energy products and services such as insulation, weatherproofing, and high-efficiency HVAC systems, water heating systems, windows, etc. See eligible improvements list.

(2) Secured loans only: secured via a UCC-1 filing on any repossessable equipment; you will be charged for any filing fees (capped at \$300).

(3) Secured loans only: loan processing fee: \$25.

(4) Rates shown include a 2.00% discount for automatic loan payments.

(5) Residences in Boulder County, Colorado, may be eligible for a 0.50%+ rate discount. Check to see if your contractor participates in the qualifying EnergySmart program by visiting: <https://www.energysmartyes.com/services/find-a-contractor/>.

(6) Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.



LOAN RATES (continued)

- Rates last updated December 16, 2019

- All loan programs, rates, terms, and conditions are subject to change at anytime without notice.

- APR = Annual Percentage Rate.

Solar Electric System Loans

Loan Type	Min/Max Loan Amount	Term	APR as low as
Short-Term Solar Electric System Loan (i.e. Solar Tax Credit Loan) ⁽¹⁾⁽²⁾	\$3,000 to \$70,000 up to 26%-30% Loan-to-Value ⁽³⁾	12 or 18 months	5.25% ⁽⁴⁾⁽⁵⁾⁽⁶⁾⁽⁸⁾
Long-Term Solar Electric System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$70,000 up to 70%-74% Loan-to-Value ⁽³⁾	12 years	5.25% ⁽⁵⁾⁽⁶⁾⁽⁷⁾⁽⁸⁾
Long-Term Solar Electric System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$70,000 up to 70%-74% Loan-to-Value ⁽³⁾	15 years	5.79% ⁽⁵⁾⁽⁶⁾⁽⁷⁾⁽⁸⁾

(1) Secured via a UCC-1 filing on the solar equipment; you will be charged for any filing fees (capped at \$300).

(2) Loan processing fee: \$25.

(3) The tax credit can be up to 30% in 2019 and 26% in 2020, and the long-term loan amount can be for the remaining balance (i.e. up to 70% in 2019 and 74% in 2020). The combined amounts of a short-term and long-term loan cannot exceed 100% of the project cost.

(4) Rate shown assumes that short-term loan balloon payment is fully repaid at maturity; if not, the interest rate is 17.99%.

(5) Clean Energy Credit Union's solar contractor partners may offer lower rates with modified terms.

(6) Rates shown include a 2.00% discount for automatic loan payments.

(7) Residences in Boulder County, Colorado, may be eligible for a 0.50%+ rate discount. Check to see if your contractor participates in the qualifying EnergySmart program by visiting: <https://www.energysmartyes.com/go-solar/>. This applies only to long-term solar loans.

(8) Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.

Geothermal System / Ground-Source Heat Pump Loans

Loan Type	Min/Max Loan Amount	Term	APR as low as
Short-Term Geothermal System Loan (i.e. Geothermal Tax Credit Loan) ⁽¹⁾⁽²⁾	\$3,000 to \$70,000 up to 26%-30% Loan-to-Value ⁽³⁾	12 or 18 months	5.25% ⁽⁴⁾⁽⁵⁾⁽⁶⁾⁽⁸⁾
Long-Term Geothermal System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$70,000 up to 70%-74% Loan-to-Value ⁽³⁾	12 years	5.25% ⁽⁵⁾⁽⁶⁾⁽⁷⁾⁽⁸⁾
Long-Term Geothermal System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$70,000 up to 70%-74% Loan-to-Value ⁽³⁾	15 years	5.79% ⁽⁵⁾⁽⁶⁾⁽⁷⁾⁽⁸⁾

(1) Secured via a UCC-1 filing on the system equipment; you will be charged for any filing fees (capped at \$300).

(2) Loan processing fee: \$25.

(3) The tax credit can be up to 30% in 2019 and 26% in 2020, and the long-term loan amount can be for the remaining balance (i.e. up to 70% in 2019 and 74% in 2020). The combined amounts of a short-term and long-term loan cannot exceed 100% of the project cost.

(4) Rate shown assumes that short-term loan balloon payment is fully repaid at maturity; if not, the interest rate is 17.99%.

(5) Clean Energy Credit Union's geothermal contractor partners may offer lower rates with modified terms.

(6) Rates shown include a 2.00% discount for automatic loan payments.

(7) Residences in Boulder County, Colorado, may be eligible for a 0.50%+ rate discount. Check to see if your contractor participates in the qualifying EnergySmart program by visiting: <https://www.energysmartyes.com/services/find-a-contractor/>. This applies only to long-term geothermal loans.

(8) Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.



LOAN RATES (continued)

- Rates last updated December 16, 2019
- All loan programs, rates, terms, and conditions are subject to change at anytime without notice.
- APR = Annual Percentage Rate.

E-Bike, Unsecured, and Share Secured Loans

Loan Type	Min/Max Loan Amount	Term up to	APR as low as
E-Bike Loan or Unsecured Clean Energy Loan ⁽¹⁾	\$1,000 to \$15,000	36 Months	6.99% ⁽³⁾⁽⁴⁾⁽⁵⁾
E-Bike Loan or Unsecured Clean Energy Loan ⁽¹⁾	\$1,000 to \$15,000	60 Months	7.99% ⁽³⁾⁽⁴⁾⁽⁵⁾
Savings Account Secured Loan	Up to Account Balance	36 Months	Rate + 2.5% ⁽²⁾⁽³⁾
CD Secured Loan	Up to CD Balance	120 Months	Rate + 2.5% ⁽²⁾⁽³⁾

(1) Clean Energy Loans must be used for qualifying clean energy products and services such as electric-assist bicycles or green home improvements.

(2) Rates are rounded up to the nearest 0.25%

(3) Rates shown include a 2.00% discount for automatic loan payments.

(4) Residences in Boulder County, Colorado, may be eligible for a 0.50%+ rate discount (this does not apply to e-bikes).

(5) Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.