



DEPOSIT RATES

- Rates last updated July 1, 2021
- All deposit programs, rates, terms, and conditions are subject to change at anytime without notice.
- APY = Annual Percentage Yield.

Checking Account Rates

Deposit Balance ⁽¹⁾	Dividend Rate ⁽²⁾	APY
Any balance	0.00%	0.00%
\$0 - \$15,000 (with rewards checking) ⁽²⁾	1.00%	1.00%
\$15,000 + (with rewards checking) ⁽²⁾	0.12%	0.12%

(1) Minimum opening balance requirement = \$25; ongoing minimum monthly balance requirement = \$0.

(2) Rewards checking dividend rate applies in any given month where any two of the following conditions are met:

- (i) 10 debit card transactions in that same month;
- (ii) At least \$1,000 in direct payroll deposits in that same month;
- (iii) An outstanding Clean Energy Loan (of any type) in that same month;
- (iv) At least \$2,500 on deposit (combined average balance in all accounts) in that same month.

Savings Account Rates

Deposit Balance ⁽¹⁾	Dividend Rate	APY
\$100 +	0.10%	0.10%

(1) Minimum balance requirement = \$5.

Money Market Account Rates

Deposit Balance ⁽¹⁾⁽²⁾	Dividend Rate	APY
\$2,500 - \$9,999	0.15%	0.15%
\$10,000 - \$49,999	0.17%	0.17%
\$50,000 - \$99,999	0.30%	0.30%
\$100,000 - \$199,999	0.35%	0.35%
\$200,000 +	0.45%	0.45%

(1) Minimum opening balance requirement = \$2,500; ongoing minimum monthly balance requirement = \$0.

(2) Money market accounts are not available for IRAs.

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DEPOSIT RATES (continued)

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IRA Savings Account Rates

Deposit Balance ⁽¹⁾	Dividend Rate	APY
\$100 +	0.15%	0.15%

(1) Minimum balance requirement = \$100.

Clean Energy Certificate of Deposit (CD) Rates

Deposit Balance ⁽¹⁾	Term ⁽²⁾	Dividend Rate ⁽³⁾	APY
\$1,000 - \$24,499	1 year	0.40%	0.40%
\$1,000 - \$24,499	2 years	0.45%	0.45%
\$1,000 - \$24,499	3 years	0.50%	0.50%
\$1,000 - \$24,499	4 years	0.55%	0.55%
\$1,000 - \$24,499	5 years	0.60%	0.60%
\$1,000 - \$24,499	10 years	0.90%	0.90%
\$25,000 - \$99,999	1 year	0.45%	0.45%
\$25,000 - \$99,999	2 years	0.50%	0.50%
\$25,000 - \$99,999	3 years	0.55%	0.55%
\$25,000 - \$99,999	4 years	0.60%	0.60%
\$25,000 - \$99,999	5 years	0.65%	0.65%
\$25,000 - \$99,999	10 years	1.00%	1.00%
\$100,000 +	1 year	0.50%	0.50%
\$100,000 +	2 years	0.55%	0.55%
\$100,000 +	3 years	0.60%	0.60%
\$100,000 +	4 years	0.65%	0.65%
\$100,000 +	5 years	0.70%	0.70%
\$100,000 +	10 years	1.10%	1.11%

(1) Minimum balance requirement = \$1,000.

(2) Early Withdrawal Penalty is 6 months' interest for a 1-year CD and 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 0.05% higher than the standard rates shown here.

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LOAN RATES

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Clean Energy Vehicle Loans			
Loan Type	Min/Max Loan Amount	Term	APR as low as
New Clean Energy Vehicle ⁽¹⁾⁽²⁾	\$3,000 to \$90,000 up to 110% Loan-to-Value	4 years	2.39% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
New Clean Energy Vehicle ⁽¹⁾⁽²⁾	\$3,000 to \$90,000 up to 110% Loan-to-Value	5 years	2.49% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
New Clean Energy Vehicle ⁽¹⁾⁽²⁾	\$3,000 to \$90,000 up to 110% Loan-to-Value	6 years	2.89% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Used Clean Energy Vehicle ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$90,000 up to 110% Loan-to-Value	4 years	2.89% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Used Clean Energy Vehicle ⁽¹⁾⁽²⁾⁽³⁾	\$3,000 to \$90,000 up to 110% Loan-to-Value	5 years	2.99% ⁽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⁾ Vehicles are considered to be used vehicles if they are 2+ years old. 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 0.50% 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.

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LOAN RATES (continued)

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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	4.74% ⁽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) Loans must be used for qualifying clean energy products and services - see list here: www.cleanenergycu.org/eligibleproducts.

(2) Secured loans only: secured via a UCC-1 filing on any repossessable equipment; you will be charged a flat filling fee that depends on number of filings required, FICO score, loan amount, and project location which shall be either \$100 or \$250 (or \$350 in CA, PA, and FL).

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

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

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

(6) Residences in certain counties and states may be eligible for a 0.50%+ rate discount after providing proof of registration in the the following programs:

- (a) New York State NYSEDA program: 0.50%
- (b) Colorado State RENU program: 0.50%
- (c) Montgomery County Green Bank Clean Energy Advantage program: 0.50%
- (d) Boulder County EnergySmart program: 0.50%

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) Loans must be used for qualifying clean energy products and services - see list here: www.cleanenergycu.org/eligibleproducts.

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

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

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

(5) Residences in certain counties and states may be eligible for a 0.50%+ rate discount after providing proof of registration in the the following programs:

- (a) New York State NYSEDA program: 0.50%
- (b) Colorado State RENU program: 0.50%
- (c) Montgomery County Green Bank Clean Energy Advantage program: 0.50%
- (d) Boulder County EnergySmart program: 0.50%

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LOAN RATES (continued)

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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 \$90,000 up to 26% Loan-to-Value ⁽³⁾	12 or 18 months	4.99% ⁽⁴⁾⁽⁵⁾⁽⁶⁾⁽⁷⁾
Long-Term Solar Electric System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$90,000 up to 74% Loan-to-Value ⁽³⁾	12 years	4.99% ⁽⁵⁾⁽⁶⁾⁽⁷⁾⁽⁸⁾
Long-Term Solar Electric System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$90,000 up to 74% Loan-to-Value ⁽³⁾	15 years	5.24% ⁽⁵⁾⁽⁶⁾⁽⁷⁾⁽⁸⁾
Long-Term Solar Electric System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$90,000 up to 74% Loan-to-Value ⁽³⁾	20 years	5.49% ⁽⁵⁾⁽⁶⁾⁽⁷⁾⁽⁸⁾

⁽¹⁾ Secured via a UCC-1 filing on any repossessable equipment; you will be charged a flat filling fee that depends on number of filings required, FICO score, loan amount, and project location which shall be either \$100 or \$250 (or \$350 in CA, PA, and FL).
⁽²⁾ Loan processing fee: \$25.
⁽³⁾ The short-term loan amount can be for up to 26% of the project cost, and the long-term loan amount can be for the remaining balance (i.e. up to 74%). 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⁾ Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.
⁽⁸⁾ Residences in certain counties and states may be eligible for a 0.50%+ rate discount after providing proof of registration in the the following programs:
(a) New York State NYSEERDA program: 0.50%
(b) Colorado State RENU program: 0.50%
(c) Montgomery County Green Bank Clean Energy Advantage program: 0.50%
(d) Boulder County EnergySmart program: 0.50%

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LOAN RATES (continued)

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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 \$90,000 up to 26% Loan-to-Value ⁽³⁾	12 or 18 months	4.99% ⁽⁴⁾⁽⁵⁾⁽⁶⁾
Long-Term Geothermal System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$90,000 up to 74% Loan-to-Value ⁽³⁾	12 years	4.99% ⁽⁵⁾⁽⁶⁾⁽⁷⁾
Long-Term Geothermal System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$90,000 up to 74% Loan-to-Value ⁽³⁾	15 years	5.24% ⁽⁵⁾⁽⁶⁾⁽⁷⁾
Long-Term Geothermal System Loan ⁽¹⁾⁽²⁾	\$3,000 to \$90,000 up to 74% Loan-to-Value ⁽³⁾	20 years	5.49% ⁽⁵⁾⁽⁶⁾⁽⁷⁾

(1) Secured via a UCC-1 filing on any repossessable equipment; you will be charged a flat filling fee that depends on number of filings required, FICO score, loan amount, and project location which shall be either \$100 or \$250 (or \$350 in CA, PA, and FL).

(2) Loan processing fee: \$25.

(3) The short-term loan amount can be for up to 26% of the project cost, and the long-term loan amount can be for the remaining balance (i.e. up to 74%). 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) Rates shown include a 2.00% discount for automatic loan payments.

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

(7) Residences in certain counties and states may be eligible for a 0.50%+ rate discount after providing proof of registration in the the following programs:

(a) New York State NYSEERDA program: 0.50%

(b) Colorado State RENU program: 0.50%

(c) Montgomery County Green Bank Clean Energy Advantage program: 0.50%

(d) Boulder County EnergySmart program: 0.50%

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Overdraft Line of Credit

Loan Type	Min/Max Line Amount	Term up to	APR as low as
Overdraft Line of Credit ⁽¹⁾	\$300 to \$2,500	Open Ended ⁽¹⁾	12.0% ⁽¹⁾⁽²⁾

(1) Required minimum monthly payment is 5.0% of outstanding balance

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