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RATES AND TERM ARE SUBJECT TO CHANGE AT ANYTIME

Program Rates					
Rates are based on Credit Worthiness					
Solar & Energy Efficient Standard Loan Program †*					
Max Term in Months	Min Amount Financed	Tier 1	Tier 2	Tier 3	
		Max \$80,000	Max \$75,000	Max \$65,000	
Up to 96	\$2,500	4.24%	5.24%	6.24%	
97 - 144	\$7,500	4.99%	5.99%	6.99%	
145 - 240	\$15,000	5.74%	6.74%	7.74%	
Solar & Energy Efficient Loan Permanent Buy Down Program †					
Max Term in Months	Min Amount Financed	Buydown Fee	Tier 1	Tier 2	Tier 3
			Max \$80,000	Max \$75,000	Max \$65,000
144	\$7,500	12%	1.89%	2.89%	3.89%
		8%	2.74%	3.74%	4.74%
		5%	3.49%	4.49%	5.49%
		3%	4.49%	5.49%	6.49%
240	\$15,000	12%	2.89%	3.89%	4.89%
		7%	4.99%	5.99%	6.99%
Solar & Energy Efficient Loan Temporary Buy Down Program With 0% Interest and No Payments for 6 Months**					
Max Term in Months	Min Amount Financed	Buydown Fee	Tier 1	Tier 2	Tier 3
			Max \$80,000	Max \$75,000	Max \$65,000
96	\$2,500	2.25%	4.49%	5.49%	6.49%
144	\$7,500	2.75%	5.49%	6.49%	7.49%
240	\$15,000	3.00%	5.99%	6.99%	7.99%
Solar & Energy Efficient Loan Temporary Buy Down Program with 0% Interest and No Payments for 12 Months***					
Max Term in Months	Min Amount Financed	Buydown Fee	Tier 1	Tier 2	Tier 3
			Max \$80,000	Max \$75,000	Max \$65,000
96	\$2,500	4.50%	4.49%	5.49%	6.49%
144	\$7,500	5.50%	5.49%	6.49%	7.49%
240	\$15,000	6.00%	5.99%	6.99%	7.99%
Solar & Energy Efficient Loan Temporary Buy Down Program with 0% Interest and No Payments for 18 Months****					
Max Term in Months	Min Amount Financed	Buydown Fee	Tier 1	Tier 2	Tier 3
			Max \$80,000	Max \$75,000	Max \$65,000
96	\$2,500	6.75%	4.49%	5.49%	6.49%
144	\$7,500	8.50%	5.49%	6.49%	7.49%
240	\$15,000	9.00%	5.99%	6.99%	7.99%
A Uniform Commercial Code (UCC-1) will be filed for all loans.					
*	.25% Inspired Checking rate discount: Requires monthly electronic direct deposit of \$450 or more, an active online banking registration and eStatements and recurring automatic payments from the Inspired Checking Account. Electronic deposits are defined as ACH or Automatic Clearing House deposits. If requirements are not met within 90 days of account opening and maintained, account will be converted to a Basic Checking Account and the Inspired Checking loan rate discount will be removed.				
**	0% for the first 6 months of the loan, rate reverts to standard base rate at start of month seven.				
***	0% for the first 12 months of the loan, rate reverts to standard base rate at start of month thirteen.				
****	0% for the first 18 months of the loan, rate reverts to standard base rate at start of month nineteen.				
†	All rate tiers and terms qualify for first payment date deferred up to 90 days from loan funding.				

Contact Information	
Contractor Liaison: Joshua Mehrian	P: 619.288.1165 E-Mail: jmehrian@wheelhousecu.com
Loan Processor Contact Information	
E-Mail: energyloans@wheelhousecu.com	Fax: 619.278.5878
Benefits for Your Client	
<ul style="list-style-type: none"> ❖ Credit Union Membership ❖ No-Prepayment Penalty Fee ❖ A One-Time Principal Reduction allowed towards loan and option to Re-Amortize Payment ❖ On-Line Access ❖ Subordination option available; conditions and fees apply 	
Loan Application Submission Options	
<ul style="list-style-type: none"> • 24-Hour Access for Loan Submissions via Contractor Portal • 24/7 On-Line Loan Application submission by Client at www.wheelhousecu.com • Via Phone Loan Application through the Call Center at 619-297-4835; hours M-F 8am – 5pm 	
Program Contract Disbursement	
<p>Checks are disbursed as follows: 1st check at 25% of loan amount 2nd check at 50% of loan amount 3rd check at 25% of loan amount or;</p> <p>According to contract (requires at least three disbursements).</p> <p>Note: Checks are mailed directly to client(s) via Certified Mail. Contractor’s fees are deducted from the 2nd and/or 3rd disbursement check.</p>	
Buy-Down Rate Fee	
<p>Buy-Down Rate Fee is assessed in whole to the Contractor and not assessed to the Borrower or their loan.</p> <p>Buy-Down Rate Fee is assessed on the Amount Financed based on Basis Points offered by the Contractor to Your Client</p>	
Loan Process	
Loan Decisions	Tentatively “Approved” applications <ul style="list-style-type: none"> - Your assigned Loan Processor will inform your client status of loan within 72 hours. “Declined” or “Countered” <ul style="list-style-type: none"> - The applicant will be informed in writing the reasons of denial or the terms of counter offer.
Communication	If loan submitted via Contractor Portal <ul style="list-style-type: none"> - The Loan Processors will communicate status through portal If loan submitted by Client <ul style="list-style-type: none"> - Wheelhouse CU will need to obtain an “Information Sharing Authorization” form to share status of the application
Loan Processing and Funding	<ul style="list-style-type: none"> - Program does not allow for any type of bridge loans (i.e. Credit Cards, short-term financing, etc.) - Contract must include breakdown of payments and clearly state amount being financed - We ask Contractor inform Wheelhouse CU when the project installation date has been scheduled to ensure an appointment for loan signing and disbursement of funds in completed in a timely manner