

# Home Energy Improvement Loans

Seattle City Light has partnered with Puget Sound Cooperative Credit Union to offer energy-efficiency and renewable energy loans to help make upgrading your home more affordable. With a PSCCU loan, customers have the option of paying back their loan on their Seattle City Light utility bill, in addition to other convenient options.

## RATES & TERMS

- Rates as low as 4.25%\*  
APR Fixed Rate
- Loans from \$1,000 to \$50,000\*
- Terms up to 15 years with no pre-payment penalty
- No equity or down payment required

“PSCCU’s Energy Smart loan program made it easy to save energy and money on our utility bills. The PSCCU staff made the whole loan process easy, fast and efficient. PSCCU is the only place I can think of that I actually enjoy paying the bill. They know me and my family and genuinely care about our future – which really shows.”

~ Eli D., PSCCU Member



## Energy Smart Loans from PSCCU

Puget Sound Cooperative Credit Union understands the challenge in affording energy-efficient alternatives for your home with their Energy Smart Loans. Everything from heating and cooling, hot water tanks, and windows to even renewable energy like geothermal can be financed! Thinking about solar installation? They have additional options to cover your solar project. Need to do some repairs before you can make your home more efficient? They can usually help with that as well.

### PSCCU LOAN FEATURES & BENEFITS

- \* Finance 100% of your energy upgrades with no down payment required.
- \* Easy payment options – direct to PSCCU, via coupons, Seattle City Light on-bill payment, automatic payments, or account transfers – the choice is yours.
- \* No prepayment penalties or up-front loan fees. The only cost to you is a \$180.00 filing fee that can be added to the loan.
- \* Payments as low as \$50.00 per month.

### GETTING STARTED IS EASY

- Apply for your loan and get preapproved today at [www.pscu.org](http://www.pscu.org) – typically a decision is made within 24 hours.
- Questions? Contact [askus@pscuccu.org](mailto:askus@pscuccu.org), or by calling 800-273-1550.
- Visit [www.pscuccu.org](http://www.pscuccu.org) for more information.

### ABOUT PSCCU

Puget Sound Cooperative Credit Union (PSCCU) has offered financial services to the Puget Sound region since 1934. As a not-for-profit banking alternative, they are owned by the people they work to serve – PSCCU members.

### RATES & TERMS

Loans up to \$50,000 – Ideal for homeowners who want a low, fixed rate and the convenience of making payments directly to the credit union or on your Seattle City Light bill. Longer terms allow the energy savings to help offset the loan payment. Projects can also include renewables such as solar.

Rate	APR	Maximum loan amount	Term in months
4.25% - 8.74%	4.25% - 8.74%	up to \$50,000	up to 180*

\* All loans subject to credit approval by PSCCU. Rates, terms and dollar limits are based on credit. Rates effective as of NOVEMBER 2015 and are subject to change. Contact the credit union for current rates.