

Residential Solar Financing



Residential Solar Term Loans

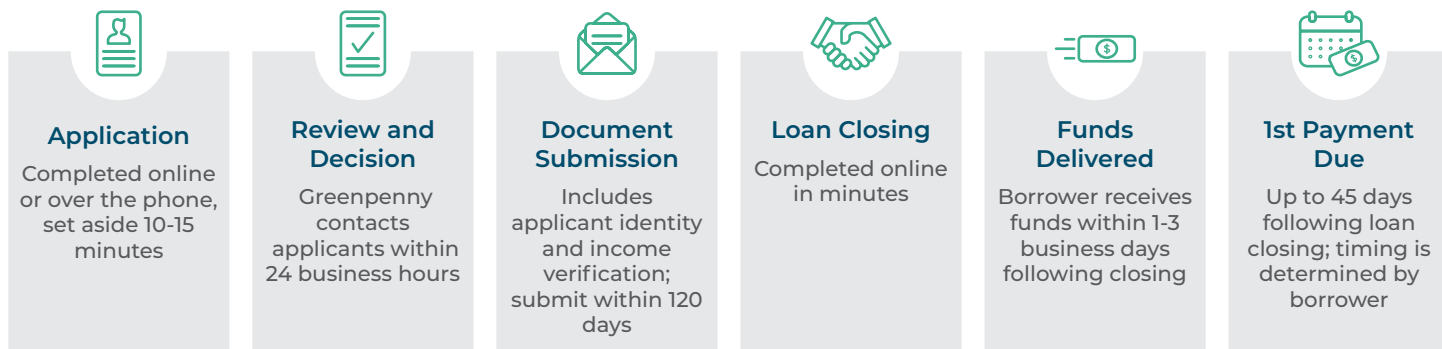
Greenpenny residential solar loans offer qualified borrowers straightforward solar financing for up to 20 years with no pre-payment penalties or large upfront financing costs (sometimes called dealer fees). Borrowers maintain the flexibility to utilize federal and state solar incentives, while simultaneously setting up repayment success, right from the start. Here are the details:

- ✓ Borrow up to \$50,000 for up to 20 years.
- ✓ Monthly payments will start within 45 days of closing on the loan.
- ✓ No prepayment penalties.
- ✓ \$750 origination fee.
- ✓ Borrower subject to interest rate at the time of loan closing.
- ✓ Future refinance option (for a fee) to reduce monthly payment.

Flexibility to Utilize Solar Incentives

Upon receipt of any solar incentive funds, such as the **Federal Solar Tax Credit** or Solar Renewable Energy Credits (e.g. **Illinois Shines**), borrowers have the option to pay down the principal of their solar loan, or use the funds on something else - whichever scenario fits their financial needs best at that time. Be sure to consult your tax advisor, local utility and solar installer on any incentives for which you may be eligible. Borrowers are welcome to refinance (for a fee) following a large principal payment to reduce their monthly payment. Specific refinancing terms and fees will be available at the time of refinancing.

Our Process



Residential Solar Loan Interest Rates

To see current interest rates or calculate payment estimates, visit the [Residential Solar Lending page](#) at www.greenpenny.bank.



To learn more about residential solar financing and to apply online, scan the QR code.

Questions? Call 888-GPENNY0 (888-473-6690) or email service@greenpenny.bank to connect with a Universal Banker.