

Financial Institution	Location(s)	Loan Products Offered for Solar Installation	Terms
ACPE FCU 307-745-4726	Laramie	<u>Personal Loans</u> HELOC <u>Mortgage Loans</u>	<u>9.25% and up</u> 5 yr. term starts at 7.25% <u>10 yr. term starts at 7.75%</u> 1 st Mortgage uses Freddie Macs interest rate plus 1%
Atlantic City FCU 307-332-5151	Lander, Riverton, Shoshoni	<u>Home Equity Loans</u> Signature Loans	Up to 80% Loan to Value Ratio <u>Up to 15 year terms, interest is variable</u> Up to 10% of yearly income 36 month max 8.25-10%
Blue FCU 307-432-4500	Cheyenne	<u>2nd Mortgage</u> HELOC	<u>4.74% and up</u> \$10,000 - \$150,000, up to 10 years, 5.25% and up
Campco FCU 307-682-6105	Gillette, Wright	Signature Loan	36 months, start at 10.99%
Cheyenne-Laramie County Federal Employees FCU 307-638-6476	Cheyenne and Laramie Counties	Does not lend for solar	Does not lend for solar
First Education FCU 307-632-9761	Cheyenne	<u>Home Equity Loans</u> 1 st Mortgage	<u>5% and up</u> Rates vary, up to 180 months
Greater Wyoming FCU 307-234-5662	Casper and Douglas, Natrona and Converse Counties	<u>Home Equity Loans</u> <u>Personal Loans</u> <u>Visa Loans</u>	<u>Up to 15 year term, 5% and up</u> <u>7.5% and up, \$20,000 maximum</u> <u>7.9% and up, \$15,000 maximum</u>
Green River Basin FCU 307-875-3044	Sweetwater, Uinta, Sublette, and Lincoln Counties	Personal Loans	36 month max \$10,000 max, 8 – 15%
Guernsey FCU 307-836-2813	Guernsey	<u>Signature Loans</u> Sure Secure Loans	<u>Start at 18%</u> Start at 3.75%
Laramie Plains FCU 307-745-5365	Laramie	<u>HELOC</u> Signature	<u>80% Loan to Value Ratio</u> 7.3% and up
Meridian FCU 800-726-5644	Cheyenne, Jackson, Lander, Rawlins, Scottsbluff,	<u>Personal Lines of Credit</u>	<u>10.75 – 17.75%</u> 14%

	Casper, Rock Springs		
Pathfinder FCU 307-234-4271	Powell, Casper, Greybull	Secured <hr/> 2nd Mortgage	4.75% and up, 5-6 years, amount depends <u>on collateral</u> Up to 15 year term, \$5,000 minimum, 5% and up
Powell Schools FCU 307-764-6133	Powell	Signature Loans	Up to \$4,000, 12%
Reliant FCU 307-234-1429	Casper, Glenrock, Douglas, Cody	Home Loan <hr/> Visa or Home Equity Loan Collateralized Loans	Can add cost of installation into home loan <u>as long as it is below max loan amount</u> Up to \$15,000 Up to \$15,000
Sheridan FCU 307-672-9518	Sheridan	Personal Loans	9.9%
Shyann FCU 307-632-1226	Cheyenne	Unsecured Loans	Great credit, 24 month at 8.5%, 36 moth at 10.5% Not great credit, 24 month at 15.55% 36 month at 16.55%
Sunlight FCU 307-672-9028	Cody, Powell, Worland, Sheridan	<u>Personal Loans</u> (Would consider home equity loan for solar)	<u>Secured loans up to \$7500, 3.9% and up</u> Unsecured 10.5% and up Could use a mix of secured and unsecured if installation and system is over \$7500
Sweetwater FCU 307-382-2227	Rock Springs		
Trona Valley FCU 307-875-9800	Green River, Rock Springs, Evanston, Mountain View	<u>Personal Loans</u> <u>Signature Loans</u> <u>Home Equity Loans</u> HELOC	<u>Up to 48 months, 10.25 – 14.5%</u> <u>10 – 13.5% up to 5 year draw period</u> <u>6.5% and up, up to 100% Loan to Value</u> 2.49% and up
UniWyo FCU 307-721-5600	Laramie	<u>Personal Loans</u> <u>Home Equity Loans</u> <hr/> HELOC	<u>4-5 year term, starting at 8.74%</u> 5 year starting at 3.49% <u>10 year starting at 4.74%</u> With A+ Credit Rating, start at Wall Street Journal Prime Rates
Western Vista FCU 307-634-2197	Cheyenne, Casper	Home Improvement Loans	Refinance requires 2 years employment and tax information Mid 4% to high 5%
WyHy FCU 307-638-4200	Cheyenne, Casper	<u>2nd Mortgage</u> HELOC	<u>5.05% and up</u> 5.75% and up, up to 30 years
WyoCentral FCU 307-234-5401	Casper, Douglas, Glenrock	<u>Signature</u> HELOC	<u>8.5% Fixed</u>

Wyochem FCU 307-875-4989	Green River, Lyman	Personal Loans _____ Home Improvement Loans	Up to 4 years, interest based on credit _____ Up to 5 years, interest based on credit
Yellowstone FCU 307-344-7974	Yellowstone National Park	Signature Loans	\$10,000 maximum 48 month maximum 7.95 – 18%

Information is accurate as of December 2018

All FCUs require membership prior to lending. Membership requirements vary. Contact a listed FCU for more details.

HELOC = Home Equity Line of Credit

Credit ranges are based on credit scores