

Financial Institution	Location(s)	Loan Products Offered For Solar Installation	Terms
Bank of the West 307-745-8881 (Laramie branch)	Throughout Wyoming	Solar Specific HELOC Promotion until April 30 th , 2019 <hr/> Home Equity Loan	Go Green Save Green Program (for renewable energy) .5% discount Additional .25% discount w/Bank of The West Program autopay 10 year draw period No closing costs or annual fees for the first year \$15,000 minimum \$ amount Requires 70% loan to value <u>6.04% apr and up (fixed rate)</u> Same as HELOC, but without discount
Cheyenne State Bank 307-634-8844 (Cheyenne)	Cheyenne	HELOC <hr/> Home Equity Loan	No minimum \$ amount – 85% of home value maximum <u>Prime +1 and up</u> Same as HELOC
Commerce Bank of Wyoming 307-362-4455 (Rock Springs)	Rock Springs	HELOC <hr/> Home Equity Loan	No minimum \$ amount – up to 90% of home value <u>Prime +1</u> Same as HELOC, but with 7 year maximum term
Converse County Bank 307-358-3500 (Douglas)	Douglas	Consumer <hr/> Commercial or Agriculture	1% over prime and up, Based on term up to 5 years and <u>credit qualification</u> Same as above
Cowboy State Bank 307-655-2291 (Ranchester branch)	Ranchester, Sheridan	HELOC <hr/> <u>2nd Mortgage</u> Ag Loans	No minimum \$ amount Special Deal: 2.99% apr for 1 st year w/ \$50 annual fee, Prime +1 after that w/ \$100 annual fee (must have credit of 700+ to qualify) <u>Up to 5 year term</u> <u>Same as HELOC</u> If your solar project is for agriculture, you may qualify for an ag loan, call to inquire
First Interstate 307-633-8400 (Cheyenne branch)	Throughout Wyoming	HELOC <hr/> Term Real Estate Note	6% apr and up, variable terms, up to 90% loan to value, no fee options <u>available</u> 7.25% (fixed) and up, 5-15 year terms

First Republic Bank 307-264-7888 (Jackson)	Jackson	New bank – don't have many lending options, but will have more in the future	New bank – don't have many lending options, but will have more in the future
Platte Valley Bank 307-235-3400 (Casper branch)	Platte Valley	<u>Home Equity Loan</u> <u>Mortgage</u> Personal Loan	<u>4.86-6.125% apr up to 20 years</u> <u>Up to 30 years, 4.86-6.125%</u> Unsecured-Prime + 5.25% (10.75%)
The Rawlins National Bank 307-324-1100 (Rawlins branch)	Rawlins, Saratoga, Hanna	Offer HELOCs, Home Equity Loans, and Personal Loans for solar	Details vary. Call for information. Home Equity products require at least an 80% loan to value
Security First Bank 307-775-6500 (Cheyenne branch)	Cheyenne, Laramie	HELOC <u>Home Equity Loan</u>	No minimum \$ amount – 80% of home value maximum First year Prime and up, 2 nd year Prime +1 and up, <u>no origination fees</u> Same as HELOC Both loan products require title report at borrower's expense (around \$125)
US Bank 307-672-7290 (Sheridan branch)	Throughout Wyoming	<u>Home Equity Loan (2nd position)</u> <u>Home Equity Loan (1st Position)</u> HELOC Premier Loan Premier Line of Credit	Up to 30 yr. – 5.49% apr and up <u>Up to 20 yr. – as 4.74% apr and up</u> Draw period = 10 yr., payoff =30yr. <u>4.99% apr and up</u> <u>\$5-50 thousand, 7.49-14.49% apr and up, Up to 60 months</u> <u>\$5-25K – Unsecured</u>
Wells Fargo 307-857-2620 (Riverton branch)	Throughout Wyoming	HELOC Personal Line of Credit Personal Loans	<u>\$25K minimum, 6.125% - 11.125% apr. 10 yr 1 month term</u> Secured – \$5-10 K – Prime + 5% apr and up, \$10-100 K – Prime + 3.25% apr and up, <u>Unsecured – Prime + 4.5-Prime +16</u> Max 5 yr., 8.99 – 21.99% apr

Information accurate as of March 2019. Rates are subject to change. Call banks for updated information.

HELOC = Home Equity Line of Credit. Credit ranges are based on credit scores. Other banks were contacted, but chose not to provide information.