



GoGreen Home Energy Financing

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- ✓ No closing costs or annual fees
- ✓ No collateral required
- ✓ Terms up to 15 years

LENDING OPTIONS FOR RESIDENTIAL ENERGY UPGRADES

	LENDING AREA	APR ¹ (09/12/2023)	LOAN SIZE	MINIMUM CREDIT SCORE	PRE-APPROVAL	CONTACT INFO
STATEWIDE LENDERS	Available to borrowers in:					
	Anywhere in California	3.98% - 5.48% ² <i>Terms beyond 30 months: 4.38% - 7.88%</i>	\$2,500 - \$50,000	600	Instant pre-approval for qualified borrowers (up to \$25,000)	(858) 495-1637 CCCU Energy Group: Ray, Zak, Bill & Katya energy@calcoastcu.org
	Anywhere in California	4.99% <i>Terms beyond 60 months: 5.99% - 6.99%</i>	\$2,500 - \$50,000	580	Within one business day	(818) 993-6328, #4 MCCU Consumer Lending energy@matadors.org
REGIONAL LENDERS	Available to borrowers in:					
	Indian Wells Valleys, Searles Valley, Kern River Valley, Bishop, Barstow, and parts of Kern and Inyo counties Valley	5.00% - 8.00% <i>Terms beyond 60 months: 6.0% - 9.0%</i>	\$2,500 - \$50,000	580	Within one business day	(866) 743-6497 Eric Bruen REEL@desertvalleys.org
	Central Contra Costa County	3.75% - 7.99% <i>Terms beyond 60 months: 4.75% - 8.99%</i>	\$2,500 - \$50,000	580	Within one business day	(800) 375-6077 John, Maria & Naqiyba gogreen@diablovalleyfcu.org
	Sacramento, Placer, Nevada, El Dorado, Amador, Yuba, Yolo, Sutter, San Joaquin, Solano, Sierra, and Contra Costa counties ³	3.95% - 5.95% <i>Terms beyond 36 months: 4.75% - 8.75%</i>	\$2,500 - \$50,000	580	Within one business day	(800) 556-6768 x2009 First US Consumer Lending energy@firstus.org
	Pasadena, Covina, Vernon, and the greater San Gabriel Valley	4.99% - 7.49% <i>Terms beyond 60 months: 5.99% - 8.10%</i>	\$2,500 - \$30,000	600	Within one business day	(626) 351-9651 PSFCU Lending lending@mypsfcu.org
	Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Solano, Sonoma, Stanislaus, and Yolo counties	3.99% - 7.99% <i>Terms beyond 48 months: 4.99% - 8.99%</i>	\$1,000 - \$50,000	600	Instant pre-approval for qualified borrowers	(707) 392-9277 Carla Eaton ceaton@traviscu.org
	Tulare County and Madera County ⁴	5.62% - 8.12%	\$1,500 - \$50,000	580	Within one business day	(559) 688-5996 x2315 Kiersty Vaughan kvaughan@valleyoak.org

¹ APR = Annual percentage rate. May include .5% auto-pay discount. Rates are subject to change at any time. Check with lender for the most up-to-date rate information. ² 30-month rates limited to \$15,000 or \$30,000, depending on credit score. ³ Existing and retired federal employees throughout the State of California are also eligible. ⁴ Valley Oak can lend to select employee groups in Kings and Fresno counties. Please see Valley Oak's website for membership details.