



Rates are subject to change. Visit www.vsecu.com or your vendor's page for current effective rates.

Member Name:		Maine Example (Average)	CONFIDENTIAL / PROPRIETARY INFORMATION
Total Project Cost	\$	43,948.00	
Deposit			
Down Payment			
Loan Amount	\$	43,948.00	
Interest Rates			Actual loan payment amount will be disclosed at loan closing and may differ slightly. Payment amounts are based on a principal payment of 30% of the total loan amount. Credit/rebate eligibility needs to be verified with your vendor and tax consultant. The amount of your principal payment will determine payments after loan re-amortization.
Investment Tax Credit (ITC) Loan		6.95%	
20 Year Loan		8.35%	
15 Year Loan		7.45%	
12 Year Loan		6.95%	
5 Year Loan		6.10%	
15 Year Secured - Energy Equity		6.39%	

VGreen ITC Options					
7 Year ITC loan		12 Year ITC loan			
Payment 1 to 15	\$	477.19	\$	347.73	
Payment following 30% principal pay-down	\$	484.57	\$	324.68	
16 -84 monthly payment without 30% principal pay-down	\$	716.91	\$	470.06	
Rate ITC Loan		6.95%	Rate ITC Loan	6.95%	
Finance Charge - Without Principal Payment	\$	9,829.52	Finance Charge - Without Principal Payment	\$	21,905.97
Total of Payment - Without Principal Payment	\$	53,777.52	Total of Payment - Without Principal Payment	\$	60,284.69
With 30% Principal Payment		With 30% Principal Payment			
30% of Total Loan Amount - Principal Payment	\$	13,184.40	30% of Total Loan Amount - Principal Payment	\$	13,184.40
Total Finance Charge	\$	9,829.52	Total Finance Charge	\$	16,336.69
Total Payments	\$	53,777.52	Total Payments	\$	60,284.69

VGreen Straight Amortizing Options					
20 Year Unsecured Energy Improvement Loan		12 Year Unsecured Energy Improvement Loan			
Monthly Payment	\$	377.23	Monthly Payment	\$	450.79
Rate		8.35%	Rate		6.95%
Finance Charge	\$	46,587.34	Finance Charge	\$	20,965.31
Total of Payment	\$	90,535.34	Total of Payment	\$	64,913.31
With 30% Principal Payment		With 30% Principal Payment			
If you apply 30% of the loan amt to the loan within 12 months	\$	261.72	If you apply 30% of the loan amt to the loan within 12 months	\$	307.63
Finance Charge	\$	33,435.54	Finance Charge	\$	15,253.25
Total Payments	\$	64,199.14	Total Payments	\$	46,016.85

15 Year Unsecured Energy Improvement Loan		5 Year Unsecured Energy Improvement Loan			
Monthly Payment	\$	406.16	Monthly Payment	\$	851.70
Rate		7.45%	Rate		6.10%
Finance Charge	\$	29,160.57	Finance Charge	\$	7,153.84
Total of Payment	\$	73,108.57	Total of Payment	\$	51,101.84
With 30% Principal Payment		With 30% Principal Payment			
If you apply 30% of the loan amt to the loan within 12 months	\$	279.54	If you apply 30% of the loan amt to the loan within 12 months	\$	541.46
Finance Charge	\$	21,073.43	Finance Charge	\$	5,446.68
Total Payments	\$	51,837.03	Total Payments	\$	36,210.28

VGreen Secured Energy Equity Loan - VERMONT AND NEW HAMPSHIRE PROPERTIES ONLY			
15 Year Secured Energy Equity Loan			
Monthly Payment	\$	380.19	
Rate		6.39%	
Finance Charge	\$	24,485.30	
Total of Payment	\$	68,433.30	
With 30% Principal Payment			
If you apply 30% of the loan amt to the loan within 12 months	\$	261.24	
Finance Charge	\$	17,687.30	
Total Payments	\$	48,450.90	