



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

		CONFIDENTIAL / PROPRIETARY INFORMATION
Member Name:	Maine Example (Optimal)	
Total Project Cost	\$	34,172.00
Deposit		
Down Payment		
Loan Amount	\$	34,172.00
Interest Rates		
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%

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.

VGreen ITC Options					
7 Year ITC loan		12 Year ITC loan			
Payment 1 to 15	\$	371.04	\$	270.38	
Payment following 30% principal pay-down	\$	376.78	\$	252.46	
16 -84 monthly payment without 30% principal pay-down	\$	557.44	\$	365.50	
Rate ITC Loan		6.95%	Rate ITC Loan	6.95%	
Finance Charge - Without Principal Payment	\$	7,643.15	Finance Charge - Without Principal Payment	\$	17,033.25
Total of Payment - Without Principal Payment	\$	41,815.15	Total of Payment - Without Principal Payment	\$	46,874.82
With 30% Principal Payment		With 30% Principal Payment			
30% of Total Loan Amount - Principal Payment	\$	10,251.60	30% of Total Loan Amount - Principal Payment	\$	10,251.60
Total Finance Charge	\$	7,643.15	Total Finance Charge	\$	12,702.82
Total Payments	\$	41,815.15	Total Payments	\$	46,874.82

VGreen Straight Amortizing Options					
20 Year Unsecured Energy Improvement Loan		12 Year Unsecured Energy Improvement Loan			
Monthly Payment	\$	293.32	Monthly Payment	\$	350.51
Rate		8.35%	Rate		6.95%
Finance Charge	\$	36,224.32	Finance Charge	\$	16,301.83
Total of Payment	\$	70,396.32	Total of Payment	\$	50,473.83
With 30% Principal Payment		With 30% Principal Payment			
If you apply 30% of the loan amt to the loan within 12 months	\$	203.50	If you apply 30% of the loan amt to the loan within 12 months	\$	239.20
Finance Charge	\$	25,998.07	Finance Charge	\$	11,860.39
Total Payments	\$	49,918.47	Total Payments	\$	35,780.79

15 Year Unsecured Energy Improvement Loan		
Monthly Payment	\$	315.81
Rate		7.45%
Finance Charge	\$	22,674.08
Total of Payment	\$	56,846.08
With 30% Principal Payment		
If you apply 30% of the loan amt to the loan within 12 months	\$	217.36
Finance Charge	\$	16,385.88
Total Payments	\$	40,306.28

5 Year Unsecured Energy Improvement Loan		
Monthly Payment	\$	662.24
Rate		6.10%
Finance Charge	\$	5,562.69
Total of Payment	\$	39,734.69
With 30% Principal Payment		
If you apply 30% of the loan amt to the loan within 12 months	\$	421.02
Finance Charge	\$	4,235.28
Total Payments	\$	28,155.68

VGreen Secured Energy Equity Loan - VERMONT AND NEW HAMPSHIRE PROPERTIES ONLY		
15 Year Secured Energy Equity Loan		
Monthly Payment	\$	295.62
Rate		6.39%
Finance Charge	\$	19,038.81
Total of Payment	\$	53,210.81
With 30% Principal Payment		
If you apply 30% of the loan amt to the loan within 12 months	\$	203.13
Finance Charge	\$	13,752.99
Total Payments	\$	37,673.39