


City and County of Denver (Denver Energy Challenge)

Product	FICO Score	36 Months	60 Months	84 Months	120 Months
Energy Loans Consumer Loan Rates as listed Business loan rates are 1.000% above Consumer rates MUST have Automatic Payments AND eStatements, otherwise ADD 0.50% to listed rates Minimum Loan \$500 Residential Minimum Loan \$1,000 Business \$25 Processing fee will be applied.	740+	2.750%	3.500%	4.500%	5.000%
	720-739	2.875%	3.625%	4.625%	5.125%
	700-719	3.000%	3.750%	4.750%	5.250%
	680-699	3.125%	3.875%	4.875%	5.375%
	660-679	3.500%	4.250%	5.250%	5.750%
	640-659	3.875%	4.625%	5.625%	6.125%
	620-639	4.375%	5.125%	6.125%	6.625%
	600-619	4.875%	5.625%	6.625%	7.125%
580-599	5.375%	6.125%	7.125%	7.625%	

***Estimated Monthly Payment Examples**

Loan Amounts	36 Months	60 Months	84 Months	120 Months
\$ 1,000.00	\$ 29.00	\$ 18.00	\$ 14.00	\$ 11.00
\$ 5,000.00	\$ 145.00	\$ 91.00	\$ 70.00	\$ 53.00
\$ 7,500.00	\$ 217.00	\$ 136.00	\$ 104.00	\$ 80.00
\$ 10,000.00	\$ 290.00	\$ 182.00	\$ 139.00	\$ 106.00
\$ 12,500.00	\$ 362.00	\$ 227.00	\$ 174.00	\$ 133.00
\$ 15,000.00	\$ 435.00	\$ 273.00	\$ 209.00	\$ 159.00
\$ 17,500.00	\$ 507.00	\$ 318.00	\$ 243.00	\$ 186.00
\$ 20,000.00	\$ 579.00	\$ 364.00	\$ 278.00	\$ 212.00
\$ 22,500.00	\$ 652.00	\$ 409.00	\$ 313.00	\$ 239.00
\$ 25,000.00	\$ 724.00	\$ 455.00	\$ 348.00	\$ 265.00
APR Ranges	2.750% - 5.375%	3.500% - 6.125%	4.500% - 7.125%	5.000% - 7.625%
**Payment Factor	0.0290	0.0182	0.0139	0.0106

**Multiply the Payment Factor by the Total proposed bid to get an estimated monthly payment. Payment factor shown reflect rates as low as and are subject to change.

*Credit qualifications and membership required. Energy loan payments shown reflect rates as low as and are subject to change.

Loan Details:

- Enrollment (free) in the Denver Energy Challenge prior to beginning an approved eligible measure is required. To enroll, view list of eligible measures or to learn more, go to <https://www.denvergov.org/content/denvergov/en/environmental-health/environmental-quality/denver-energy-challenge.html> or Call 720-865-5520
- Loans can cover up to 100% of the project cost, including up to 25% for associated Health and Safety measures.
- Fixed rates with no pre payment penalties.
- No appraisals or home equity required. (UCC-1 is Filed)
- Loan will be funded upon completion of the project and after Member/Business has docusigned loan.

3 Easy Ways to apply:

1. Online: <https://www.elevationscu.com/energyloans>
2. By Phone (800) 429-7626
3. Or at a branch: <https://www.elevationscu.com/help/branches-atms/branch-atm-list>

Contact Info: Chad Tomsich, Product Manager
 c: 303.775.7513 | t: 303.443.4672 x 1340 | f: 720.562.4621 | chad.tomsich@elevationscu.com
 Lending Services and Processing
 t: 303.443.4672 x 1613 | f: 720.562.4621 | lending@elevationscu.com

If you love where you live, it matters where you bank. | elevationscu.com | 800.429.7626

