

GoGreen Home Energy Financing (GoGreen Home)

First U.S. Community Credit Union



Property type

Single-family

Financing type

Unsecured fixed-rate loan



First U.S. Consumer Lending
(800) 556-6768 x2009
energy@firstus.org

How to apply

www.firstus.org

Click "Personal Accounts/Loans." From the drop-down menu, select "Energy Efficient Loans." On the next page, click the green "Apply Online" button.

Process

1 Credit approval

- Meet with customer & evaluate needs
- Introduce GoGreen Home to your customer
- Customer applies for financing directly from lender
- Lender pre-approves customer for financing

2 Project approval

- Prepare & submit **Estimated Itemized Invoice** to lender
- Customer submits **Utility Bills** and other needed verification of income to lender
- Provide **Bill Impact Estimate** to the borrower
- Receive approval to proceed with project
- Begin construction; obtain permits as necessary

3 Complete project

- Conduct CAS/CAZ Safety test (if applicable)
- Submit **Certificate of Completion** and **Final Itemized Invoice** to lender
- Close out any permits as necessary

4 Loan close and project funding

- Customer signs closing documents with the lender, including **Borrower Form**
- After closing, the lender issues a check to contractor within 24 hours

Note: For contractor use only. Not for public distribution.

Available to

Residents of Sacramento, Placer, Nevada, El Dorado, Amador, Yuba, Yolo, Sutter, San Joaquin, Solano, Sierra, and Contra Costa counties†

Financing information

Rate (APR).....	3.95% to 8.75%
Term (years)	1-15
Min. amount	\$2,500
Max. amount	\$50,000
Membership fee	Waived*
Down payment required	No
Pre-payment penalty	None

* \$5 membership fee waived for GoGreen Home borrowers.

Rate**

Rate is dependent on the credit score of the borrower and other lender-specific qualifying criteria. This table is only for reference.

Credit score	1-36 mos.	37-60 mos.	61-120 mos.	121-180 mos.
700+	3.95%	4.75%	5.75%	6.75%
640-699	4.95%	5.75%	6.75%	7.75%
580-639 or no FICO	5.95%	6.75%	7.75%	8.75%

** Rate = APR, annual percentage rate. Rates verified: July 20, 2023. Rates already include 0.50% discount for automatic payments. Add 0.50% for coupon payments.

Eligible properties

- Single-family properties, 1-4 units: condos, townhomes, and manufactured homes.
- Receives gas and/or electric service from Pacific Gas and Electric Company (PG&E®), San Diego Gas & Electric Company (SDG&E®), Southern California Edison Company (SCE®) and Southern California Gas Company (SoCalGas®).

Eligible projects

- At least 70% of the loan must be for Eligible Energy Efficiency Measures (EEEMs). Permits & other alterations necessary to complete the project may be included in the 70%.
- Up to 30% of the loan may finance additional related home improvements including general remodeling and water efficiency projects. Solar is not eligible.
- Single measures or multiple measures.

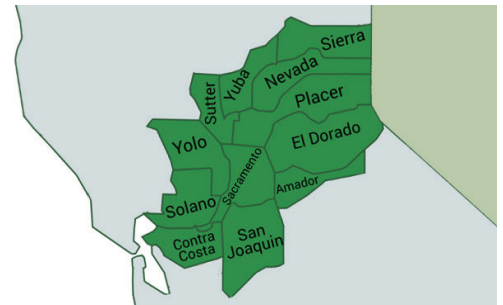
Documents needed for lender

Prior to project approval:

- **Estimated Itemized Invoice** from contractor for lender to approve project.
- **Current utility bills** from borrower for lender to approve project.

After project completion:

- **Certificate of Completion** from contractor.
- **Final Itemized Invoice** from contractor.



†Also eligible:

- All Federal employees throughout the State of California
- Pepsi employees in Northern California
- SAFEWAY employees in Northern California

Learn more about GoGreen Home at:

GoGreenFinancing.com



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