

Financial Institution	Program Name	Other Requirements/ Information	Loan Value	Loan Term	Security	Interest Rate	Link
	Program Options		Minimum	Minimum			
			Maximum	Maximum			
Brattleboro/ Springfield Savings and Loan)		Serving: Brattleboro and Springfield regions					www.rightreasons.com/consumerLoans.cfm
Chittenden Bank	Renewable Energy & Energy Conservation Home Equity Loan	Maximum loan to value of 75%. \$150 closing fee, refundable with proof of purchase or installation of a renewable energy and/or an energy conservation project within the first six months after loan closing	\$2,500	NA	Home Equity	Fixed rate of 5.496% for up to 5 years. Remaining term prime minus .25% with variable rate.	www.chittenden.com/portal/site/chittenden/menuitem.138b6ef95cd6d5b5dd4f28c953468a0c/?vqnextoid=435a84ca0279d110VgnVCM10000080051_0acRCRD&vqnextfmt=default
			\$100,000	15 years			
NeighborWorks Alliance of Vermont	Save Energy Assistance Loan (SEAL) Program To apply for a loan, contact the NeighborWorks HomeOwnership Center in your region	Requires qualification for income. Loans are to make energy improvements, install alternative energy technology, or weatherize your home				1%-3% income-eligible loans for basic home repairs, 0% income-eligible loans for weatherization	www.vthomeownership.org/home_improvement.html#
New England Federal Credit Union (NEFCU)		Anyone who lives, works or attends school in the six counties of northwestern Vermont is eligible for membership					www.nefcu.org/
Opportunities Credit Union	Energy Loans	Serving: employees, volunteers, members, clients, or supporters of any non-profit or religious organization serving low income Vermonters	Are you looking to make energy improvements to your home? We have several low cost financing programs with affordable solutions for energy improvements.				www.oppsvt.org/guaranteed-energy-loans/
TD Bank		Maximum loan to value of 80%. \$99 origination fee	\$10,000	5 years	Home Equity	6.49%	www.tdbank.com/personal/home_equity_loans.html
			\$24,999	30 years		8.59%	
Union Bank	GreenLend	Project must contain either energy efficiency or renewable energy enhancements that lower the costs of energy use	\$3,000	1 year	Home Equity	Rates are competitive, and processing fees are low	www.unionbankvt.com/UB_GreenLend.html
			\$75,000	15 years			
Vermont State Employees Credit Union (VSECU)	Energy Efficient Home Improvements	If you live or work in Vermont you are eligible for membership.	\$2,000	no minimum	Vehicle, Camper, Boat, Other	The starting rate on this loan is based on borrower's credit rating and the loan term	www.vsecu.com/loans/efficiency_vermont.aspx
	Collateral Secured		Based on collateral value.	6 years			
Vermont State Employees Credit Union (VSECU)	Energy Efficient Home Improvements	If you live or work in Vermont you are eligible for membership.	\$300	no minimum	Unsecured	The starting rate on this loan is based on borrower's credit rating, then a 1% rate discount is applied.	
	Green Loan		\$10,000	5 years			
Vermont State Employees Credit Union (VSECU)	Energy Efficient Home Improvements	If you live or work in Vermont you are eligible for membership.	\$5,000	5 years	Home Equity	See VSECU website for current rates.	
	Home Equity Loan		Based on home value.	15 years		See VSECU website for current rates.	