# **PSCCU ENERGY-SMART LOANS**

At PSCCU, we've been serving the financial needs of our neighbors since 1934. Our Energy-Smart Loans improve housing stock, lower energy usage AND put people to work. When you bank with us, your deposits support the environment, sustainability and YOUR local economy. That's how PSCCU practices community and cooperation.

## **Ready to Go Green? Start Here!**

#### Select a Licensed and Bonded Contractor

Visit www.lni.wa.gov/TradesLicensing/Contractors to check contractors. After you and your contractor review your energy-smart options, get a copy of your approved bid.



#### Apply for Your Loan

Visit us in person or online at www.psccu.org or apply via fax or mail. You'll likely have your decision the same day you apply or the next business day. You tell us when you need the check and we will take care of the rest.



### **Enjoy Your Upgrades**

You'll be more comfortable and have some extra cash in your pocket thanks to your reduced utility bills.

<b>RATES</b> *	TERMS	LOAN AMOUNTS*	FEATURES & BENEFITS
4.25% <b>-</b> 8.74% APR	up to 72 months	\$1,000.00 min. \$50,000.00 max.	<ul> <li>Fixed rate</li> <li>No pre-payment penalties</li> <li>Flexible payment options</li> <li>No equity required</li> </ul>
4.25% – 9.74% apr	over 72 months up to 180 months	\$1,000.00 min. \$50,000.00 max.	

\*All loans subject to approval. Rate and maximum loan amount based on credit score. Minimum payment \$50.00. Rates are current as of January 1, 2018. APR = Annual Percentage Rate.



Department of Commerce





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www.psccu.org | askus@psccu.org | 800-273-1550