

# Business Energy Loan

Easy, fast, commercial financing for energy efficiency projects with Efficiency Vermont

- No business financials needed
- Low interest rate of 4.75 - 6.75%\*
- No closing costs
- No down payment required
- Option to defer up to first four payments

Use the **Business Energy Loan** to finance energy upgrades including but not limited to:



HVAC



Lighting



Air Sealing/  
Insulation



Refrigeration

# Business Energy Loan Details

Borrow up to **\$50,000**  
for up to 10 years

**No collateral required**

**May be used in conjunction  
with other financing**

## Eligibility:

- Any qualifying energy efficiency project that comes through Efficiency Vermont.
- Any organized entity physically located in Vermont, including for-profit businesses, non-profits, farms, municipalities, etc., and owners of rental housing.
- Certificate of Good Standing from Vermont Secretary of State may be required, where applicable, at a cost of \$25.

## Please note:

Project payback needs to be less than twice the length of the loan term.

Participation in this program requires VSECU membership. VSECU is a state-chartered credit union serving all of Vermont, and membership is available to any Vermont-based organization or individual who lives or works in Vermont. For new customers, an account must be opened, which requires a minimum deposit of \$25.

Minimum loan amount of \$5,000 for loans over 5 years.

\*Subject to changes in WSJ prime rate

**Get started by contacting  
Efficiency Vermont at**

[www.encyvermont.com](http://www.encyvermont.com)

[pics@encyvermont.com](mailto:pics@encyvermont.com)

(855) 317-2254



VSECU, a credit union for everybody in Vermont, provides affordable financing solutions for energy efficiency purchases and projects. Learn more about VGreen and how it can help make your green living goals a reality. Visit [www.vsecu.com/vgreen](http://www.vsecu.com/vgreen) or call 802/800-371-5162 to learn more.