

Business Energy Loan

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

- No business financials needed
- Low interest rate of 3.5 - 5.5%*
- 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

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(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 or call 802/800-371-5162 to learn more.