



- *Smart Energy*
- *Simple Steps*
- *Serious Savings*

COMMUNITY ENERGY CHALLENGE LOAN PROGRAM

COMMUNITY ENERGY CHALLENGE FOR BUSINESSES

Sustainable Connections is partnering with Banner Bank to enable businesses to implement Energy Efficiency Improvements to their business location. The program is supported by grants, enabling Banner Bank to offer special, low interest rate financing.

Below are examples of the payments associated with several different project sizes:

Project Cost	Loan Term	Fixed Interest Rate	Fees	Monthly Payment
\$5,000	60 months	1.50% to 3.00%	\$200	\$90.01 to \$93.44
\$10,000	60 months	1.50% to 3.00%	\$250	\$177.43 to \$184.18
\$20,000	60 months	1.50% to 3.00%	\$350	\$351.39 to \$364.76

These rates include a 0.50% discount for automatic payment from a Banner Bank checking account, and a 5.0% rate buy-down through the Community Energy Challenge. Borrower will be required to pay a \$150 loan fee and a 1% fee to Community Energy Challenge. Financing is subject to meeting qualification standards of Banner Bank and the Community Energy Challenge loan program. Actual interest rates vary depending upon loan size, and borrower's credit. Loan program rates are subject to change. Rates are current as of February 1, 2011.



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