HEAT LOAN PARTICIPATING LENDER LIST

The Mass Save® HEAT Loan Program offers customers the opportunity to apply for a 0% loan for the installation of qualified energy efficient improvements in their homes. **A HEAT Loan Authorization Form is required before a customer can apply for a loan with a Participating Lender.** (This does not exclude customers from receiving a pre-qualification for a loan based on a estimated amount from a participating lender).

BEFORE YOU GET STARTED: For full details about the HEAT Loan process and equipment standards, review the HEAT Loan Steps to Participate form, Eligibility & Loan Options form, and Minimum Standards/Requirements by equipment type.

The following is the most recent list of lenders that have agreed to participate in the HEAT Loan Program. **Maximum loan amounts and loan type can vary by lender.** All loan options and terms are listed below for each lender. All Credit Unions require you to become a member. Lender pre-approval options are provided for customers that chose to obtain a loan pre-qualification before receiving the HEAT Loan Authorization Form.

Statewide/Regional Lenders				Loan Options and Maximum Loan Amounts Offered by Lender			Pre-Approval Options		
Lender • Contact Information	**Service Area**	**Loan Type**	**Recording Fees for Secured Loans**	**Owner Occupied Micro Loan**	**Owner Occupied Standard Loan**	**Non-Owner Occupied Rental Property**	**Phone**	**Website**	**Branch**
Hanscom Federal Credit Union 800-656-4328 • www.hfcu.org	Statewide (including Berkshire County)	Unsecured	No Fees	Yes $500–2,000	Yes up to $25,000	No	x	x	x
Methuen Municipal Employees Federal Credit Union 41 Pleasant Street, #203, Methuen, MA 01844	Statewide	Unsecured	No Fees	No	Yes up to $10,000	No	x	x	x
Workers Credit Union 978-345-1021 • www.wcu.com	Statewide	Unsecured	No Fees	No	Yes up to $15,000	Yes $5,000–15,000	x	x	x
Attleboro Municipal Employees Federal Credit Union • 508-226-0140 www.attleborofcu.com	Eligible Members in Attleboro, North Attleboro & Rehoboth	Secured & Unsecured	No Fees	Yes	Yes up to $25,000	No		x	x
Bank Five 774-888-6136 • www.bankfive.com	Barnstable, Bristol, Norfolk & Plymouth Counties	Secured & Unsecured	Up to $250	Yes $500–2,000	Yes up to $15,000	Yes	x	x	x
BayCoast Bank 888-806-2872 • www.baycoastbank.com	Barnstable, Bristol, Plymouth, Norfolk & Dukes Counties	Unsecured	No Fees	No	Yes up to $25,000	Yes $5,000–25,000	x	x	x
Bristol County Savings Bank 508-824-6626 • www.bristolcountysavings.com	Bristol County	Unsecured	No Fees	Yes $500–2,000	Yes up to $25,000	No	x		x
Cape Cod Five 888-225-4636 • www.capecodfive.com	Barnstable, Duke & Nantucket Counties	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No	x		x
Century Bank 781-393-5082 • www.century-bank.com	Eastern Massachusetts 30 mile radius from Medford, MA	Secured & Unsecured	Standard Fees	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000			
City of Boston Credit Union 617-635-2465 • www.cityofbostoncu.com	Employees – City of Boston, State Authorities & work or live in Suffolk or Norfolk Counties	Unsecured	Standard Fees	No	Yes up to $25,000	No	x		x
Clinton Savings Bank 978-365-8933 • www.clintonsavings.com	Berlin, Bolton, Boylston, Clinton, Harvard, Holden, Lancaster, Leominster, Northboro, Shrewsbury, West Boylston	Secured & Unsecured	Standard Fees	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000	x	x	x
Commerce Bank 800-698-2265 • www.bankatcommerce.com	Worcester County	Unsecured	No Fees	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000	x	x	x
Country Bank for Savings www.countrybank.com	Hamden, Hampshire, Franklin, Worcester & Berkshire Counties	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No	x	x	x
CPCU Credit Union 617-702-5101 • www.cpcu.org	Middlesex, Suffolk, & parts of Essex Counties	Secured & Unsecured	Standard Fees	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000	x	x	x

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Eastern Bank 800-327-8376	Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth & Suffolk Counties	Secured & Unsecured	Up to $190	No	Yes up to $25,000	Yes $5,000–25,000			
East Cambridge Savings Bank 866-354-3272 • www.ecsb.com	Arlington, Belmont, Cambridge, Everett, Lexington, Malden, Medford, Newton, Somerville, Waltham, Watertown, Winchester	Unsecured	No Fees	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000	x		
Enterprise Bank & Trust Company 978-459-9000 • www.enterprisebanking.com	Merrimack Valley & Central Mass	Secured & Unsecured	No Fees	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000	x	x	x
Equitable Cooperative Bank 781-599-5600 • www.equitablebank.com	Essex County	Secured & Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No	x	x	x
Everett Credit Union 800-287-1189 • www.everettcu.org	Middlesex, Essex, Suffolk & Norfolk Counties	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No		x	x
Fitchburg FCU a division of Webster First FCU 978-342-1827 • www.fitchburgmefcu.org	Worcester, Middlesex, Suffolk, and Essex Counties & Boston	Unsecured	No Fees	No	Yes up to $15,000	No	x	x	x
Foxboro Federal Savings 508-543-5321 • www.foxfed.com	Bristol & Norfolk Counties	Secured	Up to $175	No	Yes up to $25,000	No			x
Framingham Cooperative Bank 508-820-4043 • www.framinghambank.com	Framingham & Natick and all their contiguous towns	Secured & Unsecured	Standard Fees	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000			Loan Center
Franklin First Federal Credit Union 413-774-6700 • www.franklinfirst.org	Member of Credit Union and live in Franklin County	Secured & Unsecured	$175	Yes $500–2,000	Yes up to $25,000	No	x	x	x
Greenfield Co-operative Bank 413-772-0293 • www.greenfieldcoopbank.com	Franklin & Hampshire Counties	Secured & Unsecured	Fees up to $378	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000	x	x	x
Hampden Bank 413-736-1812 • www.hampdenbank.com	Hampden County	Secured & Unsecured	Standard Fees	No	Yes up to $25,000	Yes $5,000–25,000			
Harvard University Employees Credit Union 617-495-4460 • www.huecu.org	Members Only	Unsecured	No Fees	Yes $500–2,000	Yes up to $25,000	No	x	x	x
Hoosac Bank 413-663-5353 • www.hoosacbank.com	Northern Berkshire County, North Adams, Adams, Clarksburg & Williamstown	Secured & Unsecured	$175	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000	x		x
Marlborough Savings Bank 508-481-8300 • www.agreatbank.com	Middlesex & Eastern Worcester County	Secured & Unsecured	No Fees	No	Yes up to $25,000	Yes	x		
Mass Bay Credit Union 800-628-2328 • www.massbaycu.org	Suffolk & Norfolk Counties	Unsecured	No Fees	Yes $500–2,000	Yes up to $25,000	No	x	x	x
Mills42 FCU 978-328-5100 • www.mills42fcu.com	Greater Lowell Area	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No	x	x	x
Mechanics Cooperative Bank 888-632-4264 • www.mechanic-coop.com	Greater Fall River & Greater Taunton Area	Secured & Unsecured	Standard Fees	Yes $500–2,000	Yes up to $25,000	Yes $5,000–25,000	x	x	x
Members Plus Credit Union 29 High Street, Medford, MA • 781-905-1500 www.memberspluscu.org	100 Mile Radius	Secured	$211	No	Yes up to $15,000	No			x
MIT Federal Credit Union 617-253-2845 • www.mitfcu.org	Members or Eligible Members	Secured	No Fees	No	Yes up to $15,000	No	x	x	x
Monson Savings Bank 413-267-4514 • www.monsonsavings.com	Hampden County	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No	x		x

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MutualOne Bank 508-820-4043 • www.mutualonebank.com	Framingham & Natick and all their contiguous towns	Secured & Unsecured	Standard Fees	Yes	Up to $25,000	Yes			Loan Center
Norfolk Community Federal Credit Union 508-528-3360 • www.norfolkcommunityfcu.org	Towns surrounding the town of Norfolk	Secured & Unsecured	No Fees	Yes $500–2,000	Yes up to $25,000	No		x	x
North Middlesex Savings Bank 978-772-3306 • www.nmsb.com	The Nashoba Valley Area, between Fitchburg & Lowell	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No			x
Pentucket Bank 978-372-7731 • www.pentucketbank.com	Haverhill, Merrimac, Amesbury, West Newbury & Groveland	Unsecured	No Fees	Yes $500–2,000	Yes up to $10,000	Yes $5,000–25,000			x
Plymouth County Teachers Federal Credit Union 800-221-0189 • www.pctfcu.org	Plymouth County (see website for additional membership details)	Secured & Unsecured	Yes up to $253	Yes $500–2,000	Yes up to $25,000	No		x	x
Pioneer Valley Federal Credit Union 413-733-2800 • www.pioneervalley.coop	Members Only	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No	x	x	x
The Provident Bank 978-388-0050 • www.theprovidentbank.com	Amesbury, Newburyport, Salisbury, Newbury, West Newbury & Rowley	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	Yes $5,000–25,000	x	x	x
River Works Credit Union 781-599-0096 • www.rwcu.com	Essex, Middlesex and Suffolk Counties	Unsecured	No Fees	No	Yes up to $15,000	No		x	x
Sharon Credit Union 781-784-7725 • www.sharoncu.com	Norfolk, Suffolk, Middlesex, Plymouth, Barnstable & Bristol Counties	Unsecured	Standard Fees	Yes	Yes up to $15,000	No	x	x	x
Somerville Municipal Federal Credit Union www.sommfcu.com	Somerville Municipal Federal Credit Union Members	Unsecured	No Fees	Yes $500–2,000	Yes up to $25,000	No	x	x	x
Southbridge Credit Union www.sbgecu.org	Worcester & Hampden Counties	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No			x
UmassFive College Federal Credit Union 800-852-5886 • www.umassfive.org	BRANCH OFFICES Amherst, Hadley, Northampton, Worcester	Unsecured	No Fees	Yes $500–2,000	Yes up to $15,000	No	x	x	x
Webster First Federal Credit Union 800-962-4452 • www.websterfirst.com	Worcester County	Unsecured	No Fees	No	Yes up to $15,000	No	x	x	x
Weymouth Bank 781-337-8000 • www.weymouthbank.com	Weymouth & Kingston Area	Unsecured	No Fees	No	Yes up to $25,000	No			x
Worcester Community Housing Resources, Inc 800-799-0322 x 107 • www.wchr.org	Greater Worcester Area	Secured	Yes up to $175	Yes $500–2,000	Yes up to $25,000	No	x		x
Wrentham Co-operative Bank 508-384-6101 • www.wrenthamcoop.com	Wrentham, Franklin & Plainville	Secured	No Fees	No	Yes up to $25,000	No			x

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