

# 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. To qualify for a loan, the customer must own a 1–4 family residence and obtain a Home Energy Assessment through the Mass Save Home Energy Services Program.

The following is the most recent list of lenders that have agreed to participate in the HEAT Loan Program. The information is intended to provide a comparative listing of the general terms and conditions of the type of loan available from each of the lenders. Also listed below are the pre-approval options offered by lenders if customers choose to obtain a loan pre-qualification before obtaining contractor proposals and applying for a HEAT Loan Authorization form from the HEAT Loan Administrator listed on your HEAT Loan forms.

| Statewide/Regional Lenders  |   |                     | Loan Options and Maximum Loan Amounts Offered by Lender for 1–4 Unit Homes |                           |  |  | Pre-Approval Options |         |        |
|---|---|---------------------|--|---------------------------|--|--|----------------------|---------|--------|
| Lender • Contact Information  | Service Area  | Loan Type           | Recording Fees for Secured Loans   | Owner Occupied Micro Loan | Owner Occupied Standard Loan 1–4 Units | Non-Owner Occupied 1–4 Units Rental Property | Phone                | Website | Branch |
| Hanscom Federal Credit Union<br>800-656-4328 • www.hfcu.org                                     | Statewide   | Unsecured           | No Fees  | Yes \$500–2,000           | Yes up to \$25,000                     | No   | x                    | x       | x      |
| Methuen Municipal Employees Federal Credit Union<br>41 Pleasant Street, #203, Methuen, MA 01844 | Statewide   | Unsecured           | No Fees  | No                        | Yes up to \$10,000                     | No   | x                    | x       | x      |
| Workers Credit Union<br>978-345-1021 • www.wcu.com  | Statewide   | Unsecured           | No Fees  | No                        | Yes up to \$15,000                     | Yes \$5,000–15,000                           | x                    | x       | x      |
| Bank Five<br>774-888-6136 • www.bankfive.com  | Barnstable, Bristol & Plymouth Counties   | Secured & Unsecured | Up to \$250  | Yes \$500–2,000           | Yes up to \$15,000                     | No   | x                    | x       | x      |
| BayCoast Bank<br>888-806-2872 • www.baycoastbank.com  | Barnstable, Bristol & Plymouth Counties   | Unsecured           | No Fees  | No                        | Yes up to \$25,000                     | Yes \$5,000–25,000                           | x                    | x       | x      |
| Bristol County Savings Bank<br>508-824-6626 • www.bristolcountysavings.com                      | Bristol County  | Unsecured           | No Fees  | Yes \$500–2,000           | Yes up to \$25,000                     | No   | x                    | x       | x      |
| Cape Cod Five<br>888-225-4636 • www.capecodfive.com   | Barnstable, Duke's & Nantucket Counties   | Unsecured           | No Fees  | Yes \$500–2,000           | Yes up to \$15,000                     | No   | x                    |         | x      |
| Century Bank<br>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<br>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<br>978-365-3422 • www.clintonsavings.com                                   | Clinton, Berlin, Princeton, Harvard, Sterling, Boylston, Bolton, West Boylston, Lancaster   | Secured & Unsecured | Standard Fees  | Yes \$500–2,000           | Yes up to \$25,000                     | Yes \$5,000–25,000                           | x                    | x       | x      |
| Colonial Federal Savings Bank<br>617-471-0750 • www.colonialfed.com                             | Greater Quincy & South Shore Area of Massachusetts  | Secured             | Standard Fees  | No                        | Yes up to \$25,000                     | No   |                      | x       | x      |
| Commerce Bank<br>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<br>www.countrybank.com   | Ware, MA  | Unsecured           | No Fees  | Yes \$500–2,000           | Yes up to \$15,000                     | No   | x                    | x       | x      |

All Credit Unions require you to become a member. When the application and proposals are received, Mass Save loan administrator will perform an Eligibility Review, and issue a HEAT Loan Authorization Form. Customers will NOT be able to apply for a loan with a Participating Lender before obtaining a HEAT Loan Authorization Form. (This prohibition does not include obtaining pre-qualification from a participating lender.) Review the HEAT Loan Steps form and Minimum Standards for more details about the process and standards.

**Maximum loan amounts and loan type can vary by lender. For an Updated HEAT Loan Participating Lender List please visit [www.MassSave.com](http://www.MassSave.com).**

**Statewide/Regional Lenders**

**Loan Options and Maximum Loan Amounts  
Offered by Lender for 1–4 Unit Homes**

**Pre-Approval Options**

| Lender • Contact Information  | Service Area  | Loan Type           | Recording Fees for Secured Loans | Owner Occupied Micro Loan | Owner Occupied Standard Loan 1–4 Units | Non-Owner Occupied 1–4 Units Rental Property | Phone | Website | Branch      |
|---|---|---------------------|----------------------------------|---------------------------|--|--|-------|---------|-------------|
| CPCU Credit Union<br>617-702-5101 • www.cpcu.org                                      | Middlesex, Suffolk, & parts of Essex Co.                                    | Secured & Unsecured | Standard Fees                    | Yes \$500–2,000           | Yes up to \$25,000                     | Yes \$5,000–25,000                           | x     | x       | x           |
| Eastern Bank<br>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<br>866-354-3272 • www.ecsb.com                            | Arlington, Belmont, Cambridge, Medford, Somerville, Waltham, Watertown      | Unsecured           | No Fees                          | Yes \$500–2,000           | Yes up to \$25,000                     | Yes \$5,000–25,000                           | x     |         |             |
| Enterprise Bank & Trust Company<br>978-459-0000 • www.enterprisebanking.com           | Merrimack Valley & Central Mass   | Secured & Unsecured | Standard Fees                    | Yes \$500–2,000           | Yes up to \$25,000                     | Yes \$5,000–25,000                           | x     | x       | x           |
| Equitable Cooperative Bank<br>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<br>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<br>978-342-1827 • www.fitchburgmfcu.org | Worcester, Middlesex, Suffolk, and Essex Counties & Boston                  | Unsecured           | No Fees                          | Yes \$500–2,000           | Yes up to \$15,000                     | No   | x     | x       | x           |
| Foxboro Federal Savings Bank<br>508-543-5321 • www.foxfed.com                         | Bristol & Norfolk Counties  | Secured             | \$175                            | No                        | Yes up to \$25,000                     | No   |       |         | x           |
| Framingham Cooperative Bank<br>508-820-4043 • www.framinghambank.com                  | Framingham, Hopkinton, Holliston, Ashland, Southboro, Natick & Marlboro     | 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<br>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<br>413-772-0293 • www.greenfieldcoopbank.com             | Franklin & Hampshire County   | 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<br>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<br>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<br>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           |
| Mass Bay Credit Union<br>800-628-2328 • www.massbaycu.org                             | Will be qualified for membership – Greater Boston                           | Unsecured           | No Fees                          | Yes \$500–2,000           | Yes up to \$25,000                     | No   | x     | x       | x           |
| M/A-Com Federal Credit Union<br>www.macomfcu.org                                      | Greater Lowell Area   | Unsecured           | No Fees                          | Yes \$500–2,000           | Yes up to \$15,000                     | No   | x     | x       | x           |
| Mechanics Cooperative Bank<br>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<br>781-905-1500 • www.memberspluscu.org                     | 100 Mile Radius<br>29 High Street, Medford, MA                              | Secured             | \$211                            | No                        | Yes up to \$15,000                     | No   |       |         | x           |

**Statewide/Regional Lenders**

**Loan Options and Maximum Loan Amounts Offered by Lender for 1–4 Unit Homes**

**Pre-Approval Options**

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|--|--|---------------------|----------------------------------|---------------------------|--|--|-------|---------|--------|
| MIT Federal Credit Union<br>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<br>413-267-4514 • www.monsonsavings.com                          | Hampden County   | Unsecured           | No Fees                          | Yes \$500–2,000           | Yes up to \$15,000                     | No   | x     |         | x      |
| Norfolk Community Federal Credit Union<br>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      |
| Northern Bank & Trust Company<br>800-273-6908 • www.nbtcc.com                        | Acton, Westford, Chelmsford, Billerica, Burlington, Lexington, Winchester, Woburn, Stoneham, Melrose | Unsecured           | No Fees                          | Yes \$500–2,000           | Yes up to \$25,000                     | Yes \$5,000–25,000                           | x     | N/A     |        |
| North Middlesex Savings Bank<br>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<br>978-372-7731 • www.pentucketbank.com                               | Haverhill, Merrimac, Amesbury, West Newbury & Groveland  | Secured & Unsecured | Yes up to \$350                  | Yes \$500–2,000           | Yes up to \$25,000                     | Yes \$5,000–\$25,000                         |       |         | x      |
| Pioneer Valley Federal Credit Union<br>413-733-2800 • www.pioneervalley.coop         | Members Only   | Unsecured           | No Fees                          | Yes \$500–2,000           | Yes up to \$15,000                     | No   | x     | x       | x      |
| Plymouth County Teachers Federal Credit Union<br>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      |
| The Provident Bank<br>978-834-8582 • www.theprovidentbank.com                        | Amesbury, Newburyport, Salisbury, Newbury, West Newbury & Rowley                                     | Secured             | Fees                             | Yes \$500–2,000           | Yes up to \$25,000                     | Yes \$5,000–\$25,000                         | x     | x       | x      |
| Somerville Municipal Federal Credit Union<br>www.sommfcu.com                         | Somerville, MA   | Unsecured           | No Fees                          | Yes \$500–2,000           | Yes up to \$25,000                     | No   | x     | x       | x      |
| Southbridge Credit Union<br>www.sbgecu.org   | Worcester & Hampden County   | Unsecured           | No Fees                          | Yes \$500–2,000           | Yes up to \$15,000                     | No   |       |         | x      |
| UmassFive College Federal Credit Union<br>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      |
| UniBank For Savings<br>508-234-8112 ext 1004 or 1003<br>www.unibank.com              | Worcester County & Parts of Norfolk & Middlesex Counties   | Secured & Unsecured | No Fees                          | No                        | Yes up to \$25,000                     | Yes \$5,000–\$25,000                         | x     |         | x      |
| Webster First Federal Credit Union<br>800-962-4452 • www.websterfirst.com            | Worcester County   | Unsecured           | No Fees                          | No                        | Yes up to \$15,000                     | No   | x     | x       | x      |
| Weymouth Bank<br>781-337-800 • www.weymouthbank.com                                  | Weymouth & Kingston Area   | Unsecured           | No Fees                          | No                        | Yes up to \$25,000                     | No   | N/A   | N/A     | x      |
| Worcester Community Housing Resources, Inc<br>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<br>508-384-6101 • www.wrenthamcoop.com                    | Wrentham, Franklin & Plainville  | Secured             | No Fees                          | No                        | Yes up to \$25,000                     | No   |       |         | x      |

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