

Heat Loan Eligibility, Loan Options and 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.** Some lenders may require additional documentation with the HEAT Loan Authorization Form. Please reach out to your desired lender for a complete list of required documentation. (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.

LOAN OPTIONS

Eligible Customer	Type	Loan Amount	Loan Term
Owner Occupied	Micro Loan	\$500 - \$2,000	24 Months
Owner Occupied	Standard Loan	\$2,001 - \$15,000	Up to 84 Months
Owner Occupied	Enhanced Loan	\$15,001 - \$25,000	Up to 84 Months
Non-Owner Occupied	Rental Property Loan	\$5,000 - \$25,000	Up to 84 Months

HEAT LOAN PROGRAM ELIGIBILITY REQUIREMENTS

- For qualified customers participating in the Mass Save Home Energy Services Program.
- Customer must own the home and have a current residential electric account.
- Customer can only finance qualified energy efficient measures under the HEAT Loan.
- Customers MUST obtain a HEAT Loan Authorization Form from the HEAT Loan Administrator prior to applying for a loan with a Participating Lender. (This excludes obtaining pre-qualification from a Participating Lender.)
- Participation in the HEAT Loan Program is contingent upon loan approval from a Participating Lender.
- **Municipal electric customers that heat with natural gas** are eligible to participate in the HEAT Loan Program for all measures except Central AC and all types of Heat Pumps.

Condo units in a complex

- **All residential electric, and natural gas, individually metered condo units are eligible** to apply for HEAT Loan financing for eligible measures and do not need to

complete a Home Energy Assessment. If you have not received a copy of the Condo Guidelines, or need assistance, contact your HEAT Loan Administrator.

- Condos that are master metered in condo complexes, and units that are heated with oil or propane, are NOT eligible to participate in the HEAT Loan Program

LOAN OPTIONS

- **Loan type, as well as minimum and maximum loan amounts offered can vary by Participating Lender.**
- Loans are unsecured or secured depending on the options offered by the lender.
- Refer to the HEAT Loan Participating Bank/ Credit Union (Lender) List at MassSave.com/HEATLoan for a list of lenders.
- To see if you qualify for a HEAT Loan, you may choose to obtain pre-approval from one of the HEAT Loan Participating Lenders.
- The maximum loan amount per building is \$25,000.
- Interest costs for HEAT loans are prepaid for the entire term by the sponsors once the loan is closed.

TERMS & CONDITIONS

- Eligible customers have the opportunity to apply for a 0% loan and to obtain applicable sponsor rebates for the approved measures installed.
- All payment arrangements — including payment of any required initial deposits, subsequent or final payments, along with payments schedule — are solely between the contractor and the customer.
- The Terms and Conditions listed on the HEAT Loan Intake Form are subject to change or cancellation without notice. This year's program will end on December 31, 2018.
- **If the measures installed do not meet the program requirements or are not installed,** the customer is only liable for the interest costs and the repayment for the amount of the HEAT Loan interest buy down associated with the measure. This can be paid out of the unspent funds.
- Prepaying the lender does not satisfy the interest cost reimbursement for non-installed or ineligible measures. The customer must contact the HEAT Loan Administrator to work out repayment details.

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 \$500-\$2,000	Owner Occupied Standard Loan 1-4 Units	Non-Owner 1-4 Units	Phone	Website	Branch
Align Credit Union	800-942-9575 www.AlignCU.com	Middlesex, Essex, Norfolk counties	Unsecured	No Fees	Yes	Up to \$15,000	No	Y	Y	Y
Alpha Credit Union	617-632-8164 www.alphacu.com	Eligible members work for BIDMC, Tufts Medical Center, Joslin Diabetes, and Lahey Health	Unsecured	No Fees	No	Up to \$15,000	No	Y	Y	Y
Athol Savings Bank	888-830-3200 www.atholsb.com	Worcester, Middlesex and Franklin Counties	Unsecured	No Fees	\$500 - \$2,000	Up to \$15,000	No	Y	N	Y
Attleboro Municipal Employees Federal Credit Union	508-226-0140 www.attleborofcu.com	Eligible Members in Attleboro, North Attleboro & Rehoboth.	Secured & Unsecured	No Fees	Yes	Up to \$25,000	No	N	Y	Y
Bank Five	774-888-6136 www.bankfive.com	Barnstable, Bristol, Middlesex, Norfolk & Plymouth Counties	Unsecured	No Fees	Yes	Up to \$25,000	No	Y	Y	Y
BayCoast Bank	888-806-2872 www.baycoastbank.com	Barnstable, Bristol, Plymouth, Norfolk & Dukes Counties	Unsecured	No Fees	No	Up to \$25,000	Yes	Y	Y	Y
Berkshire Bank	800-698-2265 www.berkshirebank.com	Middlesex, Suffolk & Worcester County	Unsecured	No Fees	Yes	Up to \$25,000	Yes	N	N	N
Bristol County Savings Bank	508-824-6626 www.bristolcountysavings.com	Bristol, Barnstable, Plymouth, Norfolk & Worcester County	Unsecured	No Fees	Yes	Up to \$25,000	No	Y	N	Y
Cambridge Teachers Federal Credit Union	617-492-3212 www.cambridgeteachersfcu.org	Members or Eligible members	Secured & Unsecured	No Fees	No	Up to \$15,000	No	N	N	Y
Cape Cod Five	888-225-4636 www.capecodfive.com	Barnstable, Duke's & Nantucket Counties & towns of Plymouth, Wareham, Marion, Mattapoisett, Lakeville & Rochester	Unsecured	No Fees	Yes	Up to \$25,000	No	Y	N	Y
Century Bank	781-393-5082 www.centurybank.com	Eastern Massachusetts	Secured & Unsecured	Standard Fees	Yes	Up to \$25,000	Yes	N	N	N
Charles River Bank	508-533-8661 www.charlesriverbank.com	Worcester, Norfolk and Middlesex counties	Unsecured	No Fees	No	Up to \$25,000 (term of loan is based on amount)	Up to \$25,000 (term of loan is based on amount)	N	N	Y
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	Up to \$25,000	No	Y	N	Y
Clinton Savings Bank	978-365-8933 www.clintonsavings.com	Worcester County	Secured & Unsecured	Standard Fees	Yes	Up to \$25,000	Yes	Y	Y	Y
Colonial Federal Savings Bank	617-471-0750 www.colonialfed.com	Greater Quincy & South Shore Area	Secured	No Fees	No	Up to \$25,000	No	N	Y	Y
Corner Stone Bank	800-939-9103 www.cornerstonebank.com	Worcester, Middlesex, Franklin, Norfolk, Hampshire & Hampden counties	Secured and Unsecured	\$68.50	Yes	Up to \$25,000	Yes	Y	Y	Y
Country Bank for Savings	www.countrybank.com	Hamden, Hampshire, Franklin, Worcester & Berkshire Counties	Secured & Unsecured	No Fees	Yes	Up to \$25,000	No	Y	Y	Y
Danvers Municipal Federal Credit Union	978-777-0001 ext. 3047 or ext. 3048	Members Only	Unsecured	No Fees	Yes	up to \$15,000	No	Y	Y	Y
East Cambridge Savings Bank	866-354-3272 www.ecsb.com	Arlington, Belmont, Cambridge, Everett, Lexington, Malden, Medford, Newton, Somerville, Waltham, Watertown, Winchester, Chelsea, Saugus, Revere	Unsecured	No Fees	Yes	Up to \$25,000	Yes	N	N	N
Eastern Bank	800-327-8376 www.easternbank.com	Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth & Suffolk Counties	Secured & Unsecured	No Fees	No	Up to \$25,000	Yes	N	N	N
Energy Credit Union	617-325-1999 www.energycreditunion.org	Norfolk County, Suffolk County, Towns of Bedford, Belmont, Billerica, Burlington, Lexington, Lincoln, Newton, Waltham	Unsecured	No Fees	No	Up to \$25,000	No	N	Y	Y
Enterprise Bank & Trust Company	978-459-9000 www.enterprisebanking.com	Merrimack Valley & Central Mass	Unsecured	No Fees	Yes	Up to \$25,000	Yes	N	N	N
Equitable Cooperative Bank	781-337-8000 www.equitablebank.com	See Equitable Bank's website for marketing lending area	Unsecured	No Fees	No	Up to \$25,000	Yes	Y	Y	Y

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 \$500-\$2,000	Owner Occupied Standard Loan 1-4 Units	Non-Owner 1-4 Units	Phone	Website	Branch
Everett Credit Union	800-287-1189 www.everettcu.org	Counties of Middlesex, Essex, Suffolk, Norfolk	Unsecured	No Fees	Yes	Up to \$15,000	No	N	Y	Y
Fall River Municipal Credit Union	508-678-9028 www.frmcu.com	Bristol, Plymouth, and Barnstable counties	Unsecured	No Fees	Yes	Up to \$25,000	Yes	Y	Y	Y
First Citizens' Federal Credit Union	800-642-7515 www.firstcitizens.org	Service Area is Bristol, Plymouth, Barnstable, Norfolk, Dukes and Nantucket Counties	Unsecured	No Fees	\$500 - \$2000	Up to \$15,000	Up to \$15,000	Y	Y	Y
Foxboro Federal Savings	508-543-3521 www.foxfed.com	Bristol & Norfolk Counties	Secured/Unsecured	up to \$175	No	Up to \$25,000	No	N	N	Y
Franklin First Federal Credit Union	413-774-6700 www.franklinfirst.org	Member of Credit Union and live in Franklin County	Secured & Unsecured	\$175.00	Yes	Up to \$25,000	No	Y	Y	Y
Goldmark Federal Credit Union	508-222-3009 www.goldmarkcu.com	Eligible members in Attleboro, North Attleboro, Mansfield, Norton, Rehoboth, Seekonk and Dighton	Secured & Unsecured	No Fees	Yes	Up to \$25,000	No	Y	Y	Y
Greenfield Co-operative Bank	413-772-0293 www.greenfieldcoopbank.com	Franklin & Hampshire County	Secured & Unsecured	Standard Fees	Yes	Up to \$25,000	Yes	Y	Y	Y
Greylock Federal Credit Union	413-236-4000 www.greylock.org	Berkshire County	Unsecured	No Fees	No	Up to \$15,000	No	Y	N	Y
Hanscom Federal Credit Union	800-656-4328 www.hfcu.org	Statewide (including Berkshire County)	Unsecured	No Fees	Yes	Up to \$25,000	No	Y	Y	Y
Harvard University Employees Credit Union	617-495-4460 www.huecu.org	Members Only	Unsecured	No Fees	Yes	Up to \$25,000	No	Y	Y	Y
Homefield Credit Union	508-839-5493 www.homefieldcu.com	Worcester & Middlesex counties	Unsecured	No Fees	Yes	Up to \$15,000	Yes (\$5,000-\$25,000)	Y	Y	Y
HTM Credit Union	978-374-7386 www.htmcreditunion.com	Greater Haverhill Area	Unsecured	No Fees	No	Up to \$15,000	No	Y	Y	Y
Jeanne D'Arc Credit Union	978-452-5001 www.JDCU.com	Eligible Members in Middlesex and Essex Counties and the Municipalities of Fitchburg,	Unsecured	No Fees	Yes \$500 - \$2,000	Yes up to to \$25,000	No	Y	Y	Y
Lexington MA Federal Credit Union	781-862-9011 www.lexmalcu.com	Members of Employer Groups of the Lexington Ma FCU	Unsecured	No Fees	Yes \$500-\$2,000	Up to \$25,000	Up to \$25,000	N	Y	Y
Main Street Bank	508-481-8300 www.bankmainstreet.com	Middlesex & Worcester County	Secured & Unsecured	Standard Fees May Apply	No	Up to \$25,000	Yes (\$5,000-\$25,000)	N	N	N
Martha's Vineyard Savings Bank	508-627-4266 www.mvbank.com	Eligible Members in Dukes and Barnstable Counties	Unsecured	No Fees	No	Up to \$15,000	No	Y	N	Y
Mass Bay Credit Union	800-628-2328 www.massbaycu.org	Suffolk & Norfolk Counties	Unsecured	No Fees	Yes	Up to \$25,000	No	Y	Y	Y
Massachusetts Family Credit Union	781-592-6051	Essex & Middlesex Counties	Secured & Unsecured	Standard Fees	Yes	Up to \$25,000	No	Y	N	Y
Mechanics Cooperative Bank	888-632-4264 www.mechanic-coop.com	Greater Fall River & Greater Taunton Area	Secured & Unsecured	Standard Fees	Yes	Up to \$25,000	Yes	Y	Y	Y
Melrose First FCU	781-662-7276 www.melroselcu.org	Melrose First FCU Membership	Unsecured	No Fees	\$500 - \$2,000	Up to \$15,000	No	Y	Y	Y
Members Plus Credit Union	781-905-1500 www.memberspluscu.org	Middlesex, Suffolk, Norfolk and Plymouth Counties	Secured & Unsecured	\$175.00	No	Up to \$15,000 (term of loan is based on loan amount)	No	N	Y	Y
Methuen Federal Credit Union	978-686-1471 www.methuencreditunion.com	Statewide	Unsecured	No Fees	No	Up to \$10,000	No	Y	Y	Y
Metro Credit Union	877-696-3876 www.metrocu.org	Eligible Members in Suffolk, Worcester, Plymouth, Norfolk, Middlesex, Essex, Bristol, and	Unsecured	No Fees	Yes	Up to \$25,000 (term of loan is based on loan amount)	No	Y	Y	Y
Milford Federal Savings & Loan	508-634-2500 www.milfordfederal.com	Worcester, Middlesex, Norfolk and Bristol Counties	Unsecured	No fees	Yes	Up to \$15000	Up to \$15,000	Y	N	Y
Millbury Federal Credit Union	508-865-7600 www.millburycu.com	Eligible members in Worcester County	Unsecured	No Fees	Yes	Up to \$15,000	No	Y	Y	Y
Mills42 FCU	978-328-5100 www.mills42cu.com	Statewide	Unsecured	No Fees	Yes	Up to \$25,000	Yes, Up to \$25,000	Y	Y	Y
MIT Federal Credit Union	617-253-2845 www.mitcu.org	Members or Eligible Members	Secured	No Fees	Yes	Up to \$25,000	Yes	Y	Y	Y
Monson Savings Bank	413-267-4513 www.monsonsavings.com	Hampden and Hampshire Counties	Unsecured	No Fees	Yes	Up to \$15,000	Yes, Up to \$15,000	N	N	Y

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 \$500-\$2,000	Owner Occupied Standard Loan 1-4 Units	Non-Owner 1-4 Units	Phone	Website	Branch
Moses Federal Credit Union	978-276-0750	Members Only	Unsecured	No Fees	Yes	Up to \$25,000	Yes	N	N	N
MountainOne Bank	855-444-6861 www.mountainone.com	Berkshire, Plymouth, Essex & Norfolk Counties	Secured & Unsecured	Standard Fees	Yes	Up to \$25,000	No	N	N	N
Mutual Bank	781-524-5020 www.mymutualbank.com	Plymouth, Bristol, Norfolk, Barnstable, and Dukes Counties.	Unsecured	No Fees	No	Up to \$25,000	No	Y	Y	Y
MutualOne Bank	508-820-4043 www.mutualonebank.com	Framingham, Natick and surrounding towns	Unsecured	No Fees	Yes	Up to \$25,000	Yes	N	N	N
MyCom Federal Credit Union	413-442-6501 www.mycomcu.org	Eligible Members in Berkshire County	Unsecured	No Fees	Yes	Up to \$10,000	No	N	N	N
Naveo Credit Union	617-702-5101 www.naveo.org	Middlesex, Suffolk, & parts of Essex Co.	Secured & Unsecured	Standard Fees	Yes	Up to \$25,000	Yes	Y	Y	Y
New Bedford Credit Union	508-994-6546 www.newbedfordcu.com	Eligible Members in Bristol, Plymouth and Barnstable Counties	Unsecured to \$15,000, Secured \$15,001 - \$25,000	No Fees	\$500 - \$2,000	Up to \$25,000	Yes (\$5000 - \$15,000)	Y	Y	Y
Newburyport Five Cents Savings Bank	978-462-3136 www.newburyportbank.com	Essex County	Unsecured	No Fees	NO	\$2001-\$15,000	No	N	N	N
Norfolk Community Federal Credit Union	508-528-3360 www.norfolkcommunitycu.org	Towns surrounding the town of Norfolk	Secured & Unsecured	No Fees	Yes	Up to \$25,000	No	N	Y	Y
North Brookfield Savings Bank	508-867-1302 www.northbrookfieldsavingsbank.com	Statewide	Unsecured	No Fees	Yes	Up to \$25,000	Up to \$25,000	Y	N	N
North Easton Savings Bank	508-238-2007 www.northeastonsavingsbank.com	Bristol, Plymouth, Norfolk and Barnstable Counties	Unsecured	No Fees	Yes	Up to \$25,000	Up to \$25,000	Y	Y	Y
Pentucket Bank	978-372-7731 www.pentucketbank.com	Haverhill, Merrimac, Amesbury, West Newbury & Groveland	Unsecured	No Fees	Yes	Up to \$10,000	No	N	N	Y
Pioneer Valley Federal Credit Union	413-733-2800 www.pioneervalley.coop	Members Only	Unsecured	No Fees	No	Up to \$15,000	No	Y	Y	Y
Plymouth County Teachers Federal Credit Union	800-221-0189 www.pctfcu.org	Plymouth County (see website for additional membership details)	Secured & Unsecured	Standard Fees	Yes	Up to \$25,000	No	N	Y	Y
RAH Federal Credit Union	781-961-2417 www.rahfcu.org	Randolph, Avon, Holbrook and surrounding towns	Secured & Unsecured	No Fees	Yes	Up to \$15,000	No	N	N	Y
River Works Credit Union	781-599-0096 www.rwcu.com	Essex, Middlesex and Suffolk Counties	Unsecured	No Fees	No	Up to \$15,000	No	N	Y	Y
Sharon Credit Union	781-784-7725 www.sharoncu.com	Norfolk, Suffolk, Middlesex, Plymouth, Barnstable & Bristol Counties	Unsecured	Standard Fees	Yes	Up to \$25,000	Yes, Up to \$25,000	Y	Y	Y
Shrewsbury Federal Credit Union	508-845-6755 loans@shrewsburyCU.com	Berlin, Boylston, Clinton, Grafton, Holden, Millbury, Northborough, Shrewsbury, Sterling, West Boylston, Westborough, and Worcester	Unsecured	No Fees	Yes	Up to \$25,000	Not Available	Y	Y	Y
Somerset Federal Credit Union	508-678-2851 www.somersetfcu.com	Bristol County	Unsecured	No Fees	\$500-\$2,000	Up to \$25,000	No	Y	Y	Y
Somerville Municipal Federal Credit Union	www.sommfcu.com	Somerville Municipal Federal Credit Union Members	Secured & Unsecured	If Secured - Fee of \$23.50	Yes	Up to \$25,000	No	Y	Y	Y
South Shore Bank	781-682-3715 www.southshorebank.com	Eligible Members in Norfolk, Bristol and Plymouth Counties	Secured or Unsecured	Standard Fees	Yes	Up to \$15,000	No	N	N	N
Southbridge Credit Union	www.sbgecu.org	Worcester & Hampden Co.	Unsecured	No Fees	Yes	Up to \$15,000	No	N	Y	Y
Southcoast Health System Federal Credit Union	508-997-4475 www.southcoastcu.org	Eligible Members in Bristol and Plymouth Counties	Unsecured	No Fees	Yes	Up to \$25,000	Yes	N	N	N
Southern Mass Credit Union	888-345-7689 www.southernmass.com	Bristol, Barnstable, Dukes, Nantucket & Plymouth Counties	Unsecured	No Fees	Yes	Up to \$25,000	Yes	Y	Y	Y
St. Annes Credit Union of Fall River	508-324-7300 www.stannes.com	Eligible Members in Bristol, Plymouth Counties & Barnstable Counties	Unsecured	No Fees	N/A	Up to \$15,000	N/A	Y	Y	Y
St. Mary's Credit Union	508-490-8000 www.stmaryscu.org	Must live or work in Middlesex or Worcester County	Unsecured	No Fees	Yes	Up to \$15,000 for 60 months	No	Y	Y	Y

Statewide/Regional Lenders					Loan Options and Maximum Loan Amounts Offered by Lender			Pre-Approval Options		
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St. Anthony of New Bedford Federal Credit Union	508-996-5492	Persons who live, work or worship in Acushnet, Dartmouth, Fairhaven or New Bedford	Secured & Unsecured	Standard Fees May Apply	Yes	Yes up to \$25,000	No	Y	Y	Y
Tewksbury Federal Credit Union	978-851-9750 www.tewksburyfcu.com	Eligible members in the Tewksbury, MA	Unsecured	No Fees	Yes	Up to \$15,000	No	Y	Y	Y
Tremont Credit Union	781-664-6505 www.tremontcu.org	Eligible Members in Suffolk, Middlesex and Norfolk Counties	Unsecured	No Fees	Yes	Up to \$15,000	No	Y	Y	Y
UmassFive College Federal Credit Union	800-852-5886 www.umassfive.coop	BRANCH OFFICES Amherst, Hadley, Northampton, Springfield, Worcester	Unsecured	No Fees	Yes	Up to \$15,000	No	Y	Y	Y
Webster First Federal Credit Union	800-962-4452 www.websterfirst.com	Worcester, Middlesex, Essex and Suffolk County	Unsecured	No Fees	Yes	Up to \$15,000	No	Y	Y	Y
Weymouth Bank	781-337-8000 www.weymouthbank.com	Weymouth & Kingston Area	Unsecured	No Fees	No	Up to \$25,000	Yes	N	N	N
Woburn Municipal Federal Credit Union	781-933-2600	Members Only	Unsecured	No Fees	Yes	Up to \$15,000	No	N	N	N
Worcester Community Housing	508-799-0322 ext. 112 www.wchr.org	Worcester County	Secured	Fee of \$175.00	No	Up to \$25,000	Yes	N	N	N
Worcester Credit Union	508-853-9966 www.worcestercu.com	Residents of Worcester and surrounding towns	Unsecured	No Fees	Yes	Up to \$15,000	No	Y	Y	Y
Workers Credit Union	978-345-1021 www.wcu.com	Statewide	Unsecured	No Fees	No	Up to \$25,000	Yes	Y	Y	Y
Wrentham Co-operative Bank	508-384-6101 www.wrenthamcoop.com	Norfolk & Bristol Counties	Secured & Unsecured	No Fees	No	Up to \$25,000	No	N	N	Y

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.)

Last Updated 12/15/17

For an Updated HEAT Loan Participating Lender List please visit www.MassSave.com