

Mass Solar Loan makes it easy for Massachusetts residents to obtain low-interest loans to fund the installation of solar electricity systems for their homes. For full details about the Mass Solar Loan program including technical requirement and available incentives visit [www.MassSolarLoan.com](http://www.MassSolarLoan.com).

The Mass Solar Loan program is only available through participating lenders. The following is the list of lenders that have agreed to participate in the Mass Solar Loan program. Maximum loan amounts and loan type can vary by lender and individual credit characteristics. Credit Unions may require you to become a member.

Lender	Loan Features			Contact Information		
Lender and Service Area	Loan Type(s)	Closing Costs	Maximum Loan Amount	Contact Phone	Website Address	Email Contact
<b>Avidia Bank*</b> <i>Statewide</i> <i>*Avidia Bank works in partnership with BlueWave Finance Group. Loans from Avidia include a BlueWave SREC management agreement, required for the term of the loan, and are available only with BlueWave Partner installers. All program installers are eligible for partnership.</i>	Secured (UCC-1 on Equipment)	None	\$60,000	(844)786-4100	<a href="http://www.avidiabank.com">www.avidiabank.com</a>	solarloans@avidiabank.com
<b>Bank Five</b> <i>Statewide with branches in Bristol County; market area is concentrated on the south coast in Bristol &amp; Plymouth Counties</i>	Secured (UCC-1 on Equipment)	No fees unless property is held in a trust or a life estate: max \$500	\$3,000-\$60,000	(774)888-6100	<a href="http://www.bankfive.com">www.bankfive.com</a>	Stephanie.Primo-Simons@bankfive.com
<b>Clinton Savings Bank</b> <i>Worcester County (Partial)</i>	Secured (UCC-1 on Equipment)	\$55 for UCC-1 recording fee	\$35,000	(978)365-8936	<a href="http://www.clintonsavings.com">www.clintonsavings.com</a>	consumerunderwriters@clintonsavings.com
<b>East Cambridge Savings Bank</b> <i>Essex (Partial), Middlesex (Partial), &amp; Suffolk (Partial) Counties; branch locations in Arlington, Belmont, Cambridge, Chelsea, Medford, Somerville, and Waltham</i>	Unsecured	None	\$35,000	(866)354-3272	<a href="http://www.ecsb.com">www.ecsb.com</a>	loanops@ecsb.com

<b>Equitable Bank</b> <i>Statewide</i> *Equitable Bank is no longer accepting new loan applications. As a small community bank, they have reached an internal limit for this loan type. They will continue to service existing loans.	-	-	-	(781)337-8000	<a href="http://www.equitablebank.com">www.equitablebank.com</a>	consumerlending@equitablebank.com
<b>Family Federal Savings</b> <i>Middlesex, Norfolk, &amp; Worcester Counties; branch locations in Fitchburg, Needham, and Stow</i>	Secured (UCC-1 on Equipment)	None	\$35,000	(978)353-0000	<a href="http://www.familyfederal.com">www.familyfederal.com</a>	customerservice@familyfederal.com
<b>First Citizens' Federal Credit Union</b> <i>Bristol, Plymouth, Barnstable, Norfolk &amp; Dukes Counties</i>	Secured (no mortgage recording; will file UCC-1 on equipment); 5/10/15/20 Year Terms available	\$100 – additional fees if property held in a Trust or life estate	\$10,000-\$60,000	(508)990-4295	<a href="http://www.firstcitizens.org">www.firstcitizens.org</a>	solarloans@firstcitizens.org
<b>Franklin First Federal Credit Union</b> <i>Franklin County</i>	Unsecured and Secured with UCC-1 filing	Up to \$90	\$50,000	(413)774-6700	<a href="http://www.franklinfirst.org">www.franklinfirst.org</a>	talktous@franklinfirst.org
<b>Greenfield Cooperative Bank</b> <i>Franklin and Hampshire Counties</i> *Greenfield Cooperative Bank is no longer accepting new solar loan applications. They will continue to service existing solar loans.	-	-	-	(413)772-5000	<a href="http://www.bestlocalbank.com">www.bestlocalbank.com</a>	loaninfo@greenfieldcoopbank.com
<b>Mutual Bank</b> <i>Barnstable, Bristol, Middlesex, Norfolk, Plymouth, &amp; Suffolk Counties</i>	Secured (UCC-1 on Equipment)	None	\$60,000	(781)524-5020	<a href="http://www.mymutualbank.com">www.mymutualbank.com</a>	rkelley@mymutualbank.com
<b>Naveo Credit Union</b> <i>Somerville, Cambridge, and all of Middlesex County, Boston and all of Suffolk County, certain cities and towns in southern Essex County</i>	Unsecured, Secured	Unsecured – None; Secured between \$25-\$300	\$60,000	(617)702-5143	<a href="http://www.naveo.org">www.naveo.org</a>	solarloan@naveo.org
<b>North Brookfield Savings Bank</b> *North Brookfield Savings Bank is no longer accepting new loan applications. As a small community bank, they have reached an internal limit for this loan type. They will continue to process loan applications submitted prior to 8/22/16 and will continue to service existing solar loans.	-	-	-	(508)867-1302	<a href="http://www.northbrookfieldsavingsbank.com">www.northbrookfieldsavingsbank.com</a>	dtiso@banknbsb.com

<b>Sharon Credit Union</b> <i>Barnstable, Bristol, Middlesex, Norfolk, Plymouth, and Suffolk Counties</i> <i>Branch locations: Sharon, East Walpole, Mansfield, North Attleboro, and Foxboro</i>	Unsecured, Secured	Less than \$35,000: No costs Over \$35,001: max cost \$500	Unsecured: \$35,000 Secured: \$35,001-\$60,000	(781)784-7725	<a href="http://www.sharoncu.com">www.sharoncu.com</a>	masssolar@sharoncu.com
<b>Shrewsbury Federal Credit Union</b> <i>Berlin, Boylston, Clinton, Grafton, Holden, Millbury, Northborough, Shrewsbury, Sterling, West Boylston, Westborough, Worcester</i>	Unsecured, Secured	Only if there's a charge, max \$400	\$60,000	(508)845-6755	<a href="http://www.shrewsburycu.com">www.shrewsburycu.com</a>	info@shrewsburycu.com
<b>Southern Mass Credit Union</b> <i>Barnstable, Bristol, Dukes, Nantucket, and Plymouth Counties</i>	Unsecured, Secured	None	\$35,000	(508)994-9971	<a href="http://www.southernmass.com">www.southernmass.com</a>	info@southernmass.com
<b>Stoughton Co-Operative Bank</b> <i>Norfolk, Plymouth, and Bristol Counties</i>	Secured	None	\$60,000	(781)344-3080	<a href="http://www.stoughtoncoopbank.com">www.stoughtoncoopbank.com</a>	LoanDepartment@stoughtoncoopbank.com
<b>UMassFive College Federal Credit Union</b> <i>Statewide with branches in Hampshire, Hampden &amp; Worcester Counties</i>	Secured (UCC-1 on Equipment)	None	\$60,000	(800)852-5886	<a href="http://www.umassfive.coop">www.umassfive.coop</a>	solarloans@umassfive.coop

Current as of 7/12/18. For an updated Mass Solar Loan lender list please visit

<https://masssolarloan.anbtrack.com/solarloanportal/FindLender>