

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.

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
Avidia Bank* <i>Statewide</i> <i>*Avidia Bank is working in partnership with BlueWave Finance Group. Loans from Avidia Bank come with a mandatory 30 year SREC management agreement and are available only through BlueWave Partner installers. All Mass Solar Loan installers are eligible for partnership.</i>	Secured (UCC-1 on Equipment)	None	\$60,000	(844)786-4100	www.avidiabank.com	solarloans@avidiabank.com
Bank Five <i>Statewide with branches in Bristol County; market area is concentrated on the south coast in Bristol & 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	www.bankfive.com	Stephanie.Primo-Simons@bankfive.com
Clinton Savings Bank <i>Worcester County (Partial)</i>	Secured (UCC-1 on Equipment)	\$55 for UCC-1 recording fee	\$35,000	(978)365-8936	www.clintonsavings.com	consumerunderwriters@clintonsavings.com
East Cambridge Savings Bank <i>Essex (Partial), Middlesex (Partial), & Suffolk (Partial) Counties</i>	Unsecured	None	\$35,000	(866)354-3272	www.ecsb.com	loanops@ecsb.com
Equitable Bank <i>Statewide</i>	Unsecured, Secured (UCC-1 on Equipment)	1% of loan, not to exceed \$500	\$50,000	(781)337-8000	www.equitablebank.com	consumerlending@equitablebank.com

Family Federal Savings <i>Middlesex, Norfolk, & Worcester Counties</i>	Secured (UCC-1 on Equipment)	None	\$35,000	(978)353-0000	www.familyfederal.com	customerservice@familyfederal.com
First Citizens' Federal Credit Union <i>Bristol, Plymouth, Barnstable, Norfolk & 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)990-4289	www.firstcitizens.org	solarloans@firstcitizens.org
Franklin First Federal Credit Union <i>Franklin County</i>	Unsecured and Secured with UCC-1 filing	Up to \$90	\$50,000	(413)774-6700	www.franklinfirst.org	talktous@franklinfirst.org
Greenfield Cooperative Bank <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	www.bestlocalbank.com	loaninfo@greenfieldcoopbank.com
Mutual Bank <i>Barnstable, Bristol, Middlesex, Norfolk, Plymouth, & Suffolk Counties</i>	Secured (UCC-1 on Equipment)	None	\$60,000	(781)524-5020	www.mymutualbank.com	rkelley@mymutualbank.com
Naveo Credit Union <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	www.naveo.org	solarloan@naveo.org
North Brookfield Savings Bank *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	www.northbrookfieldsavingsbank.com	dtiso@banknbsb.com
Sharon Credit Union <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	www.sharoncu.com	masssolar@sharoncu.com

Shrewsbury Federal Credit Union <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	www.shrewsburycu.com	info@shrewsburycu.com
Southern Mass Credit Union <i>Barnstable, Bristol, Dukes, Nantucket, and Plymouth Counties</i>	Unsecured, Secured	None	\$35,000	(508)994-9971	www.southernmass.com	info@southernmass.com
Stoughton Co-Operative Bank <i>Norfolk, Plymouth, and Bristol Counties</i>	Secured	None	\$60,000	(781)344-3080	www.stoughtoncoopbank.com	LoanDepartment@stoughtoncoopbank.com
UMassFive College Federal Credit Union <i>Statewide with branches in Hampshire, Hampden & Worcester Counties</i>	Secured (UCC-1 on Equipment)	None	\$60,000	(800)852-5886	www.umassfive.coop	solarloans@umassfive.coop

Current as of 1/17/18. For an updated Mass Solar Loan lender list please visit <https://masssolarloan.anetrack.com/solarloanportal/FindLender>