



3700 E Alameda Ave Denver CO 80209  
 Effective August 1, 2023  
 Rate Sheet

| FICO        | Max Term  |           |           |            |            |                           |
|-------------|-----------|-----------|-----------|------------|------------|---------------------------|
|             | 36 Months | 60 Months | 84 Months | 120 Months | 180 Months | 240 Months                |
| 760+        | 7.24%     | 7.24%     | 8.24%     | 8.49%      | 8.99%      | 9.49%                     |
| 720-759     | 7.49%     | 7.49%     | 8.49%     | 8.74%      | 9.24%      | 9.74%                     |
| 680-719     | 8.24%     | 8.24%     | 9.24%     | 9.49%      | 9.99%      | 10.49%                    |
| 640-679     | 8.74%     | 8.74%     | 9.74%     | 9.99%      | 10.49%     | 10.99%                    |
| 600-639     | 9.24%     | 9.24%     | 10.24%    | 10.49%     | 10.99%     | 11.49%                    |
| <600        | 9.49%     | 9.49%     | 10.49%    | 10.74%     | 11.24%     | 11.74%                    |
| Amount Min. | \$500     | \$5,000   | \$5,000   | \$10,000   | \$10,000   | Solar PV loans<br>> \$10k |

**Loan Eligibility**

- \*Membership Eligible to those residing or working in Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson counties
- \*Colorado residents not residing in these counties may join the credit union via a \$5 donation to the Denver Public Schools Foundation
- \*Loan eligible to US citizens and Permanent Residents
- \*\$5.00 Membership fee (share deposit) for all new members
- \*Available for primary residence and second/vacation homes (no investment properties)

**Program Requirements**

- \*See grid for loan amount minimums, specified by term.
- \* Loan amount maximum is \$75,000.
- \*Program only eligible to contractors approved through RENU.

**Fees**

- \* \$5.00 membership fee (share deposit) for new Westerra members
- \*UCC-Filing Fee- at cost, may vary
- \*No processing fees

\*Submitted project bid to be approved by both Westerra and RENU prior to project initiation.

**Contact Us**

For questions about the program, please contact Lending Manager Mike Gabast at:  
 \*email (preferred)- [mgrabast@westerracu.com](mailto:mgrabast@westerracu.com) Phone: (303) 784-7107

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