



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 > \$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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