

# HEAT LOAN PARTICIPATING 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.** (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.

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	Owner Occupied Standard Loan	Non-Owner Occupied Rental Property	Phone	Website	Branch
<b>Hanscom Federal Credit Union</b> 800-656-4328 • www.hfcu.org	Statewide	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$25,000	No	x	x	x
<b>Methuen Municipal Employees Federal Credit Union</b> 41 Pleasant Street, #203, Methuen, MA 01844	Statewide	Unsecured	No Fees	No	Yes up to \$10,000	No	x	x	x
<b>Workers Credit Union</b> 978-345-1021 • www.wcu.com	Statewide	Unsecured	No Fees	No	Yes up to \$15,000	Yes \$5,000-15,000	x	x	x
<b>Attleboro Municipal Employees Federal Credit Union</b> • 508-226-0140 www.attleborofcu.com	Attleboro, North Attleborough, & Rehoboth	Secured & Unsecured	No Fees	Yes	Yes up to \$25,000	No		x	x
<b>Bank Five</b> 774-888-6136 • www.bankfive.com	Barnstable, Bristol & Plymouth Counties	Secured & Unsecured	Up to \$250	Yes \$500-2,000	Yes up to \$15,000	No	x	x	x
<b>BayCoast Bank</b> 888-806-2872 • www.baycoastbank.com	Barnstable, Bristol & Plymouth Counties	Unsecured	No Fees	No	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
<b>Bristol County Savings Bank</b> 508-824-6626 • www.bristolcountysavings.com	Bristol County	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$25,000	No	x		x
<b>Cape Cod Five</b> 888-225-4636 • www.capecodfive.com	Barnstable, Duke & Nantucket Counties	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No	x		x
<b>Century Bank</b> 781-393-5082 • www.century-bank.com	Eastern Massachusetts 30 mile radius from Medford, MA	Secured & Unsecured	Standard Fees	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000			
<b>City of Boston Credit Union</b> 617-635-2465 • www.cityofbostoncu.com	Employees – City of Boston, State Authorities & work or live in Suffolk or Norfolk Counties	Unsecured	Standard Fees	No	Yes up to \$25,000	No	x		x
<b>Clinton Savings Bank</b> 978-365-3422 • www.clintonsavings.com	Berlin, Bolton, Boylston, Clinton, Harvard, Holden, Lancaster, Leominster, Northboro, Shrewsbury, West Boylston	Secured & Unsecured	Standard Fees	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
<b>Commerce Bank</b> 800-698-2265 • www.bankatcommerce.com	Worcester County	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
<b>Country Bank for Savings</b> www.countrybank.com	Ware	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No	x	x	x
<b>CPCU Credit Union</b> 617-702-5101 • www.cpcu.org	Middlesex, Suffolk, & parts of Essex Counties	Secured & Unsecured	Standard Fees	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x

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<b>Eastern Bank</b> 800-327-8376	Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth & Suffolk Counties	Secured & Unsecured	Up to \$190	No	Yes up to \$25,000	Yes \$5,000-25,000			
<b>East Cambridge Savings Bank</b> 866-354-3272 • www.ecsb.com	Arlington, Belmont, Cambridge, Medford, Somerville, Waltham, Watertown	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000	x		
<b>Enterprise Bank &amp; Trust Company</b> 978-459-9000 • www.enterprisebanking.com	Merrimack Valley & Central Mass	Secured & Unsecured	No Fees	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
<b>Equitable Cooperative Bank</b> 781-599-5600 • www.equitablebank.com	Essex County	Secured & Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No	x	x	x
<b>Everett Credit Union</b> 800-287-1189 • www.everettcu.org	Middlesex, Essex, Suffolk & Norfolk Counties	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No		x	x
<b>Fitchburg FCU a division of Webster First FCU</b> 978-342-1827 • www.fitchburgmefcu.org	Worcester, Middlesex, Suffolk, and Essex Counties & Boston	Unsecured	No Fees	No	Yes up to \$15,000	No	x	x	x
<b>Foxboro Federal Savings Bank</b> 508-543-5321 • www.foxfed.com	Bristol & Norfolk Counties	Secured	\$175	No	Yes up to \$25,000	No			x
<b>Framingham Cooperative Bank</b> 508-820-4043 • www.framinghambank.com	Framingham & Natick and all their contiguous towns	Secured & Unsecured	Standard Fees	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000			Loan Center
<b>Franklin First Federal Credit Union</b> 413-774-6700 • www.franklinfirst.org	Member of Credit Union and live in Franklin County	Secured & Unsecured	\$175	Yes \$500-2,000	Yes up to \$25,000	No	x	x	x
<b>Greenfield Co-operative Bank</b> 413-772-0293 • www.greenfieldcoopbank.com	Franklin & Hampshire Counties	Secured & Unsecured	Fees up to \$378	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
<b>Hampden Bank</b> 413-736-1812 • www.hampdenbank.com	Hampden County	Secured & Unsecured	Standard Fees	No	Yes up to \$25,000	Yes \$5,000-25,000			
<b>Harvard University Employees Credit Union</b> 617-495-4460 • www.huecu.org	Members Only	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$25,000	No	x	x	x
<b>Hoosac Bank</b> 413-663-5353 • www.hoosacbank.com	Northern Berkshire County, North Adams, Adams, Clarksburg & Williamstown	Secured & Unsecured	\$175	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000	x		x
<b>Mass Bay Credit Union</b> 800-628-2328 • www.massbaycu.org	Suffolk & Norfolk Counties	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$25,000	No	x	x	x
<b>M/A-Com Federal Credit Union</b> www.macomfcu.org	Greater Lowell Area	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No	x	x	x
<b>Mechanics Cooperative Bank</b> 888-632-4264 • www.mechanic-coop.com	Greater Fall River & Greater Taunton Area	Secured & Unsecured	Standard Fees	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
<b>Members Plus Credit Union</b> 29 High Street, Medford, MA • 781-905-1500 www.memberspluscu.org	100 Mile Radius	Secured	\$211	No	Yes up to \$15,000	No			x
<b>MIT Federal Credit Union</b> 617-253-2845 • www.mitfcu.org	Members or Eligible Members	Secured	No Fees	No	Yes up to \$15,000	No	x	x	x
<b>Monson Savings Bank</b> 413-267-4514 • www.monsonsavings.com	Hampden County	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No	x		x

Refer to page 1 of this document for additional information.

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<b>MutualOne Bank</b> 508-820-4043 • www.mutualonebank.com	Framingham & Natick and all their contiguous towns	Secured & Unsecured	Standard Fees	Yes	Up to \$25,000	Yes			Loan Center
<b>Norfolk Community Federal Credit Union</b> 508-528-3360 • www.norfolkcommunityfcu.org	Towns surrounding the town of Norfolk	Secured & Unsecured	No Fees	Yes \$500-2,000	Yes up to \$25,000	No			x
<b>North Middlesex Savings Bank</b> 978-772-3306 • www.nmsb.com	The Nashoba Valley Area, between Fitchburg & Lowell	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No			x
<b>Pentucket Bank</b> 978-372-7731 • www.pentucketbank.com	Haverhill, Merrimac, Amesbury, West Newbury & Groveland	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$10,000	Yes \$5,000-25,000			x
<b>Plymouth County Teachers Federal Credit Union</b> 800-221-0189 • www.pctfcu.org	Plymouth County (see website for additional membership details)	Secured & Unsecured	Yes up to \$253	Yes \$500-2,000	Yes up to \$25,000	No		x	x
<b>Pioneer Valley Federal Credit Union</b> 413-733-2800 • www.pioneervalley.coop	Members Only	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No	x	x	x
<b>The Provident Bank</b> 978-834-8582 • www.the Providentbank.com	Amesbury, Newburyport, Salisbury, Newbury, West Newbury & Rowley	Secured	Fee	Yes \$500-2,000	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
<b>Sharon Credit Union</b> 781-784-7725 • www.sharoncu.com	Norfolk, Suffolk, Middlesex, Plymouth, Barnstable & Bristol Counties	Unsecured	Standard Fees	Yes	Yes up to \$15,000	No	x	x	x
<b>Somerville Municipal Federal Credit Union</b> www.sommfcu.com	Somerville, MA	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$25,000	No	x	x	x
<b>Southbridge Credit Union</b> www.sbgecu.org	Worcester & Hampden Counties	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No			x
<b>UmassFive College Federal Credit Union</b> 800-852-5886 • www.umassfive.org	BRANCH OFFICES Amherst, Hadley, Northampton, Worcester	Unsecured	No Fees	Yes \$500-2,000	Yes up to \$15,000	No	x	x	x
<b>UniBank For Savings</b> 508-234-8112 ext 1004 or 1003 www.unibank.com	Worcester County & Parts of Norfolk & Middlesex Counties	Secured & Unsecured	No Fees	No	Yes up to \$25,000	Yes \$5,000-25,000	x		x
<b>Webster First Federal Credit Union</b> 800-962-4452 • www.websterfirst.com	Worcester County	Unsecured	No Fees	No	Yes up to \$15,000	No	x	x	x
<b>Weymouth Bank</b> 781-337-8000 • www.weymouthbank.com	Weymouth & Kingston Area	Unsecured	No Fees	No	Yes up to \$25,000	No			x
<b>Worcester Community Housing Resources, Inc</b> 800-799-0322 x 107 • www.wchr.org	Greater Worcester Area	Secured	Yes up to \$175	Yes \$500-2,000	Yes up to \$25,000	No	x		x
<b>Wrentham Co-operative Bank</b> 508-384-6101 • www.wrenthamcoop.com	Wrentham, Franklin & Plainville	Secured	No Fees	No	Yes up to \$25,000	No			x