

# Financing for Businesses and Nonprofits

We provide low interest loans for lighting and HVAC projects completed through the One-Stop Efficiency Shop®.

## Businesses

	Rate	Terms up to	ACH required	APR**
\$100,000 maximum	1%*	5 yrs	Yes	1.46%
	2%*	5 yrs	No	2.46%
	5.5%	10 yrs	Yes	5.75%
	6%	10 yrs	No	6.26%

- **\*Limited time offer.** Rates subject to change.
- **\*\*APR based on \$50,000 loan amount over five or ten years.**
- Closing costs apply. Loans must be personally guaranteed and/or secured with a mortgage.

## Nonprofits

	Rate	Terms up to	ACH required	APR**
\$25,000 maximum	0%*	5 yrs	Yes	0.52%
	1%*	5 yrs	No	1.52%
	5.5%	10 yrs	Yes	5.80%
	6%	10 yrs	No	6.30%

- **\*Limited time offer.** Rates subject to change.
- **\*\*APR based on \$25,000 loan amount over five or ten years.**
- Project payback period, based on energy savings, must be ten year or less.
- Closing costs apply. Loans must be secured with a mortgage.
- Must be 501c3 organization.

## Contact us to get started

loaninfo@mncee.org | 612-335-5884 | [mncee.org/loans/business](https://mncee.org/loans/business)