

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	3.75%*	5 yrs	Yes	4.23%
	4.25%*	5 yrs	No	4.73%
	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	2%*	5 yrs	Yes	2.54%
	2.5%*	5 yrs	No	3.04%
	3.5%	7 yrs	Yes	3.90%
	4%	7 yrs	No	4.40%

- ***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

Business: mncee.org/loans/business

Nonprofits: mncee.org/loans/nonprofits

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Center for Energy and Environment