



BANKING ON CLEAN ENERGY

WHAT IS CLEAN ENERGY CREDIT UNION?

The negative impacts of pollution and climate change are being felt today—we need to act boldly and quickly to protect our environment and usher in a clean energy economy. Public demand for clean energy is growing rapidly, but clean energy projects typically require a large upfront cost, so there's a growing need for affordable financing.

To address this, we've started a new financial institution, Clean Energy Credit Union, that is focused solely on providing loans that help people afford clean energy products and services such as solar electric systems, electric vehicles, home energy efficiency retrofits, electric-assist bicycles, and net-zero energy homes.

Our vision is a world where everyone can participate in the clean energy movement. Here's how:

1. We make it easier for everyone to afford clean energy by providing loans with amazing terms;
2. We make it easier for everyone to invest in the clean energy movement by offering federally insured opportunities to invest in clean energy projects throughout the USA. When you open a savings account with us, your deposits are federally insured, earn an interest rate, and are used exclusively to help someone else get a great loan to buy clean energy products and services.

WHAT MAKES US DIFFERENT?

Clean Energy Credit Union is a first-of-its-kind financial institution. Here's why:

1. We're a not-for-profit financial services cooperative and a federally chartered credit union, also known as a 501(c)(1) tax-exempt organization. As a cooperative, we are democratically owned and controlled by our members on a one-vote-per-member basis. We serve our mission and our members—and not any bank stockholders. All the money that we save by not paying taxes to the IRS and not paying dividends to stockholders gets passed through to members in the form of better loan rates.
2. We're online-only, with no brick-and-mortar branch offices, in order to keep overhead low. All the money that we save from lower overhead costs gets passed through to members in the form of better loan rates;
3. We're focused solely on clean energy lending. This is all we do, and our specialized focus on clean energy lending helps us do it better than any other financial institution. Also, promoting clean energy and protecting the environment are in our mission and in our DNA, ensuring that we remain focused on clean energy lending far into the future.

Join us in supporting the clean energy movement. Together, we can make a difference for our environment and our economy. Visit cleanenergycu.org to learn more or to get started.

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