CLEANENERGY
CREDIT UNION

Financing the Clean Energy Movement

Clean Energy Credit Union is a not-for-profit, member-owned cooperative that envisions a world in which everyone can participate in the clean energy movement. By offering up to 100% financing with no money down, we help homeowners across the U.S. to pursue their clean energy and green home improvement projects.

1 **COMPLETE LOAN APPLICATION**
Your loan application will be initiated by your contractor. You will then receive an email with instructions for filling out your loan application in the online portal.

CHECK YOUR EMAIL:
YOU WILL RECEIVE A PRE-APPROVAL EMAIL OR AN EMAIL FROM "INFO@CLEANENERGYCU.ORG" NOTIFIYING YOU THAT YOUR APPLICATION IS IN REVIEW.

2 **UPLOAD VERIFICATION OF INCOME**
Your email will include a reference number, please visit our loan application portal and enter your name, date of birth, and reference number to access the portal. Once logged in, upload documents to verify your income. The necessary documents are listed below depending on your employment.

W2 EMPLOYEE
- Most recent two paystubs

SELF EMPLOYED
- Last two years full tax returns

RETIRED
- Retirement letter from social security office and/or
- Last two months bank statements

REGARDLESS OF EMPLOYMENT STATUS: If you plan to use rental income for your loan payments, please provide a tenant's lease (current year) or most recent tax return.
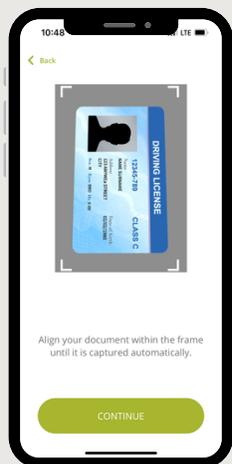
3 **SPEAK WITH OUR TEAM**
- After receiving your loan pre-approval via email, a member of our team will be calling you to go over a few questions necessary to complete your membership application. This call should only take about 5-10 minutes.
- Please watch for a call from our team (720-479-7900) or if you prefer, you can schedule a call with us using this link.
- Please feel free to reach out if you have not heard from us or missed our call.
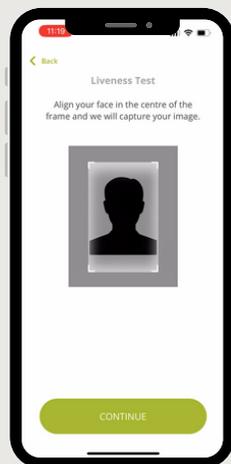
4 **VERIFY YOUR IDENTITY VIA ID-PAL**
To help protect you from identity theft and fraud, Clean Energy Credit Union uses ID-Pal, a safe and secure way to verify your identity in a matter of minutes. Depending on your preferred delivery method (which you will specify to us during our call) you will receive the link to access ID-Pal via email or text. Please follow the site prompts within (outlined below) to verify your identify.
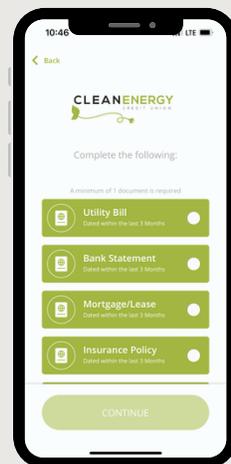

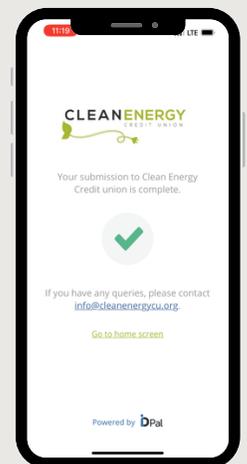Follow the link sent by our team

Take a photo of your ID

Take a photo of yourself

Upload proof of address

Submit your information

If you'd like to start your ID-Pal verification prior to your call with are team, you can access our Identification and Address Verification program in ID-Pal by scanning the QR code with your smart phone or tablet.

5 **SIGN YOUR MEMBERSHIP CARD**
Be on the lookout for your "Membership Card" which will be emailed to you via DocuSign from memberservice@cleanenergycu.org, within a few days of completing your ID-Pal identify verification. Please be sure to check your junk/spam folder as well as your inbox.

Once you've signed your membership card, your account(s) will be finalized and you will receive a welcome letter via email that provides your account number(s) and online banking registration instructions, among other info.

6 **UPLOAD ADDITIONAL DOCUMENTATION:**
Please visit our loan application portal and enter your name, DOB, and reference number (found in your preapproval/full approval email) to access the portal and upload additional documentation.

FROM THE APPLICANT:

AUTOMATIC LOAN PAYMENT INFORMATION
- A VOIDED BLANK CHECK
- BANK ACCOUNT NUMBER AND ROUTING NUMBER

FROM THE CONTRACTOR:

SOLAR CONTRACT

SIGNED SOLAR PV PURCHASE / INSTALLATION CONTRACT FROM YOUR CONTRACTOR THAT INCLUDES A 5+ YEAR WORKMANSHIP WARRANTY

*Please note that additional documentation or information may be required based on individual application details.