Welcome WSHVACCA Members

HVAC and Project Financing with Generations Credit Union
Generations Credit Union

• Since 1939
• Headquartered in Olympia
• Strategic Focus on Energy Efficiency Lending
• Over $3.7 Million in EE Loans Funded in 2015
• Active in Legislative and Administrative Issues
Where Does GCU Lend?
GCU Loan Options

- 100% Financing, No Out-of-Pocket Costs
- Rates from 3.99%
- Term Loans of 1-10 Years
- Online Applications and Loan Signings
- No Prepayment Fees
- No Home Equity Needed
- Never a Dealer Fee
“Big Bank” Financing

Promo Rate Example --- “No Interest if Paid in Full in 18 Months”

If not Paid in Full within promo period, entire balance is retroactively charged interest at up to 28% --- Potential Unhappy Customer 😞

“Premier” Dealer Fee of 6.30% --- Potential Unhappy Installer 😞

The “What Goes in the Pocket of the Installer Math”

Invoice Amount --- $12,000

“Premier” Dealer Fee + Credit Card Processing --- $756 + $240

Installer Net Proceeds --- $11,004

Total potential project cost for customer by making the “Regular Monthly Payments” on their statement --- $35,429
GCU Financing

GCU Loan Example --- Fixed Rate Term Loan

Borrower knows what the payment and interest rate are for the life of the loan and when it will be paid off – Happy Customer 😊

Dealer Fee of 0.00% --- Happy Installer 😊😊

The “What Goes in the Pocket of the Installer Math #2”

Invoice Amount --- $12,000
Dealer Fee --- $0
Installer Net Proceeds --- $12,000

Total project cost for customer by making their monthly loan payments --- $13,257
GCU Financing

- Fixed rates and terms – NOT credit card Financing
- Rates from 3.99% - 9.99%, based on term and credit history
- Generous rate tiers - Over 80% of our loans are in the lowest rate tier
- No Dealer Fees -- No Discount Rates -- No Cost to Installer...
  for any standard loan program. Installer receives 100% of invoice amount directly from Generations
- Custom dealer financing offers are welcomed -- 6 Months No Payments/No Interest is a common offer our partners use

As a more nimble financial institution, GCU can custom tailor a program that fits the needs of YOUR sales team. You don’t order from a menu of options with GCU, we design the menu with you

Coming from a strong sales culture, our lenders understand that your sales teams need options that can close the deal.
New Website Coming Soon!
We’re Here to Help!

Phone: 360-357-5660 or 800-672-7211
Option 3 to speak with a rep

Email: loans@generationscreditunion.com

Web: www.generationscreditunion.com

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