

## Let Us Help You Make Your Home *Energy Smart*

We now offer a special *Energy Smart* loan package specifically to help reducing your home energy costs — and increasing your comfort and value.

Our loan application process has been streamlined so that you can qualify for your money fast!

### What Can You Finance?

Any type of weatherization improvements or qualifying appliances can be financed with an *Energy Smart* loan from Wauna FCU.

### Do You Qualify?

An *Energy Smart* loan is available to WFCU members who are homeowners and their primary residence is in Columbia County. *Anyone residing, working, attending school or worshipping in Columbia County is eligible for membership with WFCU.*

### How to Apply

You have several convenient options to apply for an *Energy Smart* loan:

- Apply online at [waunafcu.org](http://waunafcu.org)
- In-person at any branch
- Apply by telephone: 800-773-3236
- Request an application by mail

Once your application is received, we'll rush it through the approval process.

## Energy Smart Loan Details

We offer flexible *Energy Smart* loan qualification guidelines for members seeking to make energy-efficient improvements to their home or property. Approval guidelines include:

- Applicants must be homeowners and their primary residence must be located in Columbia County
- Applicants must be employed or be on some type of qualifying fixed income at the time their loan is funded
- Applicants must be current with their mortgage payments
- Energy Smart loans are to be used for weatherization purposes only (including approved appliances)
- Loan interest rates & terms are simple to understand
- No hidden fees or terms
- Credit scores will not be a factor, but are reviewed to confirm that the applicant is not delinquent on their mortgage loan

### More Loan Options

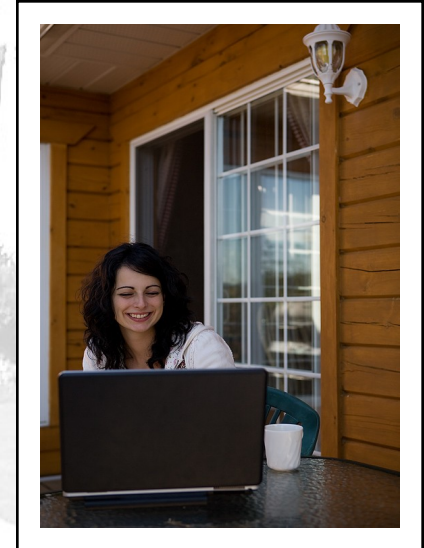
We also offer other loan products to help you make weatherization and energy-efficient improvements, including:

- Home Equity Loans
- Home Equity Lines of Credit
- Collateral-secured Loans
- Unsecured Loans

## Energy Smart Loan Terms Table

| Monthly Gross Household Income | Maximum Amount Approved |
|--------------------------------|-------------------------|
| \$2,400-\$2,899                | Up to \$3,999           |
| \$2,900-\$3,499                | Up to \$5,999           |
| \$3,500-\$4,199                | Up to \$7,999           |
| Over \$4,200                   | Up to \$10,000          |

Complete *Energy Smart* loan guidelines and disclosures can be viewed or downloaded at [waunafcu.org](http://waunafcu.org) (click the *Energy Smart* loan link), or contact a loan officer at any of our convenient branches.



# Choose To Be *Energy Smart*



Wauna Federal Credit Union

*Own the Difference*



A COMMUNITY-OWNED UTILITY

**Wauna Federal Credit Union** and the **Columbia River PUD** are committed to helping you lower your home energy costs.

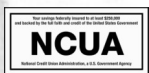
Making energy smart decisions for your home can help you lower energy consumption and save money.

A low-cost **Energy Smart** loan from Wauna Federal Credit Union can help members (residing in Columbia County) save even more money!

Contact **Columbia River PUD** before starting your project to learn about energy efficiency rebate programs or tax credits for which you may qualify.

From weatherization to energy-efficient appliances and more, **Wauna Federal Credit Union** offers low-cost loan products to help you *re-energize* your home.

**Check inside this informational brochure for the details...**



Astoria  
St Helens

Clatskanie  
Vernonia

Scappoose  
Warrenton

Let  
**Wauna Federal  
Credit Union**  
help you become

## **Energy Smart!**



**Wauna Federal  
Credit Union**

*Own the Difference*

101 Truhaak Street  
P.O. Box 67  
Clatskanie OR 97016

800-773-3236  
[waunafcu.org](http://waunafcu.org)

# **Energy Smart Loans**

**A low-cost  
solution to  
reduce  
your home  
energy  
expenses**



**Wauna Federal  
Credit Union**

*Own the Difference*