

HEAT LOAN PARTICIPATING BANK/CREDIT UNION (LENDER) LIST

The Mass Save® HEAT Loan Program offers customers the opportunity to apply for a 0% loan for the installation of qualified energy efficient improvements in their homes. **A HEAT Loan Authorization Form is required before a customer can apply for a loan with a Participating Lender.** Some lenders may require additional documentation with the HEAT Loan Authorization Form. Please reach out to your desired lender for a complete list of required documentation. (This does not exclude customers from receiving a pre-qualification for a loan based on an estimated amount from a participating lender).

BEFORE YOU GET STARTED: For full details about the HEAT Loan process and equipment standards, review the HEAT Loan Steps to Participate form, Eligibility & Loan Options form, and Minimum Standards/Requirements by equipment type.

The following is the most recent list of lenders that have agreed to participate in the HEAT Loan Program. **Maximum loan amounts and loan type can vary by lender.** All loan options and terms are listed below for each lender. All Credit Unions require you to become a member. Lender pre-approval options are provided for customers that chose to obtain a loan pre-qualification before receiving the HEAT Loan Authorization Form.

Statewide/Regional Lenders				Loan Options and Maximum Loan Amounts Offered by Lender			Pre-Approval Options		
Lender • Contact Information	Service Area	Loan Type	Recording Fees for Secured Loans	Owner Occupied Micro Loan (\$500-\$2,000)	Owner Occupied Standard Loan	Non-Owner Occupied Rental Property	Phone	Website	Branch
Hanscom Federal Credit Union 800-656-4328 • www.hfcu.org	Statewide (including Berkshire County)	Unsecured	No Fees	Yes	Yes up to \$25,000	No	x	x	x
Methuen Municipal Employees Federal Credit Union 978-686-1471 • www.methuencreditunion.com	Statewide	Unsecured	No Fees	No	Yes up to \$10,000	No	x	x	x
Workers Credit Union 978-345-1021 • www.wcu.com	Statewide	Unsecured	No Fees	No	Yes up to \$25,000	Yes \$5,000-15,000	x	x	x
Align Credit Union 800-942-9575 • www.aligncu.com	Middlesex, Essex, Norfolk counties	Unsecured	No Fees	Yes	Yes up to \$15,000	No	x	x	x
Alpha Credit Union 617-632-8164 • www.alphacu.com	Eligible members work for BIDMC, Tufts Medical Center, Joslin Diabetes, and Lahey Health	Unsecured	No Fees	No	Yes up to \$15,000	No	x	x	x
Attleboro Municipal Employees Federal Credit Union 508-226-0140 • www.attleborofcu.com	Eligible Members in Attleboro, North Attleboro & Rehoboth	Secured & Unsecured	No Fees	Yes	Yes up to \$25,000	No		x	x
Bank Five 774-888-6136 • www.bankfive.com	Barnstable, Bristol, Middlesex, Norfolk & Plymouth Counties	Secured & Unsecured	No Fees	Yes	Yes up to \$25,000	Yes	x	x	x
BayCoast Bank 888-806-2872 • www.baycoastbank.com	Barnstable, Bristol, Plymouth, Norfolk & Dukes Counties	Unsecured	No Fees	No	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
Blue Hills Bank 781-702-5750 • www.bluehillsbank.com	Norfolk, Suffolk, Plymouth & Barnstable Counties	Unsecured	No Fees	Yes	Yes up to \$25,000	No			
Bristol County Savings Bank 508-824-6626 • www.bristolcountysavings.com	Bristol County	Unsecured	No Fees	Yes	Yes up to \$25,000	No	x		x
Cambridge Teachers Federal Credit Union 617-492-3212 • www.cambridgeteachersfcu.org	Members or Eligible Members	Secured & Unsecured	No Fees	Yes	Yes up to \$15,000	No			x
Cape Cod Five 888-225-4636 • www.capecodfive.com	Barnstable, Duke's & Nantucket Counties & Towns of Plymouth, Wareham, Marion, Mattapoisett, Lakeville & Rochester	Unsecured	No Fees	Yes	Yes up to \$15,000	No	x		x

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Century Bank 781-393-5082 • www.century-bank.com	Eastern Massachusetts 30 mile radius from Medford, MA	Secured & Unsecured	Standard Fees	Yes	Yes up to \$25,000	Yes \$5,000-25,000			
Charles River Bank 508-533-8661 • www.charlesriverbank.com	Eligible Members in Worcester, Norfolk and Middlesex Counties	Unsecured	No Fees	No	Yes up to \$25,000	Yes up to \$25,000			x
City of Boston Credit Union 617-635-2465 • www.cityofbostoncu.com	Employees – City of Boston, State Authorities & work or live in Suffolk or Norfolk Counties	Unsecured	Standard Fees	No	Yes up to \$25,000	No	x		x
Clinton Savings Bank 978-365-8933 • www.clintonsavings.com	Worcester County	Secured & Unsecured	Standard Fees	Yes	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
Colonial Federal Savings Bank 617-471-0750 • www.colonialfed.com	Greater Quincy & South Shore Area	Secured	No Fees	No	Yes up to \$25,000	No		x	x
Commerce Bank 800-698-2265 • www.bankatcommerce.com	Worcester County	Unsecured	No Fees	Yes	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
Country Bank for Savings www.countrybank.com	Hamden, Hampshire, Franklin, Worcester & Berkshire Counties	Secured & Unsecured	No Fees	Yes	Yes up to \$15,000	No	x	x	x
Danvers Municipal Federal Credit Union 978-777-0001 ext. 3047 or ext. 3048	Members Only	Unsecured	No Fees	Yes	Yes up to \$15,000	No	x	x	x
Eastern Bank 800-327-8376	Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth & Suffolk Counties	Secured & Unsecured	No Fees	No	Yes up to \$25,000	Yes \$5,000-25,000			
East Cambridge Savings Bank 866-354-3272 • www.ecsb.com	Arlington, Belmont, Cambridge, Chelsea, Everett, Lexington, Malden, Medford, Newton, Revere, Saugus, Somerville, Waltham, Watertown, Winchester	Secured & Unsecured	No Fees	Yes	Yes up to \$25,000	Yes \$5,000-25,000			
Energy Credit Union 617-325-1999 • www.energycreditunion.org	Norfolk County, Suffolk County, Towns of Bedford, Belmont, Billerica, Burlington, Lexington, Lincoln, Newton, Waltham	Unsecured	No Fees	No	Yes up to \$15,000	No		x	x
Enterprise Bank & Trust Company 978-459-9000 • www.enterprisebanking.com	Merrimack Valley & Central Mass	Secured & Unsecured	No Fees	Yes	Yes up to \$25,000	Yes \$5,000-25,000	x	x	x
Equitable Cooperative Bank 781-599-5600 • www.equitablebank.com	Essex County	Unsecured	No Fees	Yes	Yes up to \$15,000	No	x	x	x
Everett Credit Union 800-287-1189 • www.everettcu.org	Middlesex, Essex, Suffolk & Norfolk Counties	Unsecured	No Fees	Yes	Yes up to \$15,000	No		x	x
Fall River Municipal Credit Union 508-678-9028 • www.frmcu.com	Bristol, Plymouth, and Barnstable Counties	Unsecured	No Fees	Yes	Yes up to \$25,000	Yes	x	x	x
First Citizens' Federal Credit Union 800-642-7515 • www.firstcitizens.org	Bristol, Plymouth, Barnstable, Norfolk, Dukes and Nantucket Counties	Unsecured	No Fees	Yes	Yes up to \$15,000	Yes up to \$15,000	x	x	x
Fitchburg FCU a division of Webster First FCU 978-342-1827 • www.fitchburgmefcu.org	Worcester, Middlesex, Suffolk, and Essex Counties & Boston	Unsecured	No Fees	No	Yes up to \$15,000	No	x	x	x
Foxboro Federal Savings 508-543-5321 • www.foxfed.com	Bristol & Norfolk Counties	Secured & Unsecured	Up to \$175	No	Yes up to \$25,000	No			x
Franklin First Federal Credit Union 413-774-6700 • www.franklinfirst.org	Member of Credit Union and live in Franklin County	Secured & Unsecured	\$175	Yes	Yes up to \$25,000	No	x	x	x
Grafton Suburban Credit Union 508-839-5493 • www.graftonsuburban.com	Worcester & Middlesex counties	Unsecured	No Fees	Yes	Yes up to \$15,000	Yes \$5,000-25,000	x	x	x

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Greenfield Co-operative Bank 413-772-0293 • www.greenfieldcoopbank.com	Franklin & Hampshire Counties	Secured & Unsecured	Standard Fees	Yes	Yes up to \$25,000	Yes \$5,000–25,000	x	x	x
Greylock Federal Credit Union 413-236-4000 • www.greylock.org	Berkshire County	Unsecured	No Fees	No	Yes up to \$15,000	No	x		x
Harvard University Employees Credit Union 617-495-4460 • www.huecu.org	Members Only	Unsecured	No Fees	Yes	Yes up to \$25,000	No	x	x	x
Homefield Credit Union 508-839-5493 • www.homefieldcu.com	Worcester & Middlesex Counties	Unsecured	No Fees	Yes	Yes up to \$15,000	Yes \$5,000–25,000	x	x	x
HTM Credit Union 978-374-7386 • www.htmcreditunion.com	Greater Haverhill Area	Unsecured	No Fees	No	Yes up to \$15,000	No	x	x	x
Jeanne D'Arc Credit Union 978-452-5001 • www.JDCU.com	Eligible Members in Middlesex and Essex Counties and the Municipalities of Fitchburg, Harvard, Lancaster, Leominster, and Lunenburg	Unsecured	No Fees	Yes	Yes up to \$25,000	No	x	x	x
Marlborough Savings Bank 508-481-8300 • www.agreatbank.com	Middlesex & Worcester County	Secured & Unsecured	Standard Fees May Apply	No	Yes up to \$25,000	Yes \$5,000–25,000			
Martha's Vineyard Savings Bank 508-627-4266 • www.mvbank.com	Eligible Members in Dukes and Barnstable Counties	Unsecured	No Fees	Yes	Yes up to \$25,000	Yes up to \$25,000	x		x
Mass Bay Credit Union 800-628-2328 • www.massbaycu.org	Suffolk & Norfolk Counties	Unsecured	No Fees	Yes	Yes up to \$25,000	No	x	x	x
Massachusetts Family Credit Union 781-592-6051	Essex & Middlesex Counties	Secured & Unsecured	Standard Fees	Yes	Yes up to \$25,000	Yes	x		x
Mills42 FCU 978-328-5100 • www.mills42fcu.com	Greater Lowell Area	Unsecured	No Fees	Yes	Yes up to \$25,000	No	x	x	x
Mechanics Cooperative Bank 888-632-4264 • www.mechanic-coop.com	Greater Fall River & Greater Taunton Area	Secured & Unsecured	Standard Fees	Yes	Yes up to \$25,000	Yes \$5,000–25,000	x	x	x
Melrose School & Municipal Employees FCU 781-662-7276 • www.melrosefcu.org	Melrose School & Municipal Employees FCU Members	Secured & Unsecured	No Fees	Yes	Yes up to \$25,000	No	x	x	x
Members Plus Credit Union 29 High Street, Medford, MA • 781-905-1500 www.memberspluscu.org	Middlesex, Suffolk, Norfolk and Plymouth Counties	Secured & Unsecured	\$175	No	Yes up to \$15,000 (term of loan is based on loan amount)	No		x	x
Methuen Federal Credit Union 978-686-1471 • www.methuencreditunion.com	Statewide	Unsecured	No Fees	No	Yes up to \$10,000	No	x	x	x
Metro Credit Union 877-696-3876 • www.metrocu.org	Eligible Members in Suffolk, Worcester, Plymouth, Norfolk, Middlesex, Essex, and Barnstable	Unsecured	No Fees	Yes	Yes up to \$25,000 (term of loan is based on loan amount)	No	x	x	x
Millbury Federal Credit Union 508-865-7600 • www.millburycu.com	Eligible members in Worcester County	Unsecured	No Fees	Yes	Yes up to \$15,000	No	x	x	x
MIT Federal Credit Union 617-253-2845 • www.mitfcu.org	Members or Eligible Members	Secured	No Fees	Yes	Yes up to \$25,000	No	x	x	x
Monson Savings Bank 413-267-4513 • www.monsonsavings.com	Hampden & Hampshire Counties	Unsecured	No Fees	Yes	Yes up to \$15,000	Yes up to \$15,000			x
MountainOne Bank 855-444-6861 • www.mountainone.com	Berkshire, Plymouth, Essex & Norfolk Counties	Secured & Unsecured	Standard Fees	Yes	Yes up to \$25,000	No			

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Mutual Bank 781-524-5020 • www.mymutualbank.com	Plymouth, Bristol, Norfolk, Barnstable, and Dukes Counties	Unsecured	No Fees	No	Yes up to \$25,000	No	x	x	x
MutualOne Bank 508-820-4043 • www.mutualonebank.com	Framingham, Natick and surrounding towns	Unsecured	No Fees	Yes	Yes up to \$25,000	Yes			
MyCom Federal Credit Union 413-442-6501 • www.mycomcu.org	Eligible Members in Berkshire County	Unsecured	No Fees	No	Yes up to \$10,000	No			
Naveo Credit Union 617-702-5101 • www.naveo.org	Middlesex, Suffolk, & parts of Essex Co.	Secured & Unsecured	Standard Fees	Yes	Yes up to \$25,000	Yes	x	x	x
New Bedford Credit Union 508-994-6546 • www.newbedfordcu.com	Eligible Members in Bristol, Plymouth & Barnstable Counties	Secured & Unsecured	No Fees	Yes	Yes up to \$25,000	Yes \$5,000-15,000	x	x	x
Norfolk Community Federal Credit Union 508-528-3360 • www.norfolkcommunityfcu.org	Towns surrounding the town of Norfolk	Secured & Unsecured	No Fees	Yes	Yes up to \$25,000	No		x	x
North Middlesex Savings Bank 978-772-3306 • www.nmsb.com	The Nashoba Valley Area, between Fitchburg & Lowell	Unsecured	No Fees	Yes	Yes up to \$15,000	No			x
Pentucket Bank 978-372-7731 • www.pentucketbank.com	Haverhill, Merrimac, Amesbury, West Newbury & Groveland	Unsecured	No Fees	Yes	Yes up to \$10,000	Yes \$5,000-25,000			x
Pioneer Valley Federal Credit Union 413-733-2800 • www.pioneervalley.coop	Members Only	Unsecured	No Fees	Yes	Yes up to \$15,000	No	x	x	x
Plymouth County Teachers Federal Credit Union 800-221-0189 • www.pctfcu.org	Plymouth County (see website for additional membership details)	Secured & Unsecured	Standard Fees	Yes	Yes up to \$25,000	No		x	x
RAH Federal Credit Union 781-961-2417 • www.rahfcu.org	Randolph, Avon, Holbrook and surrounding towns	Secured & Unsecured	No Fees	Yes	Yes up to \$15,000	No			x
River Works Credit Union 781-599-0096 • www.rwcu.com	Essex, Middlesex and Suffolk Counties	Unsecured	No Fees	No	Yes up to \$15,000	No		x	x
Sharon Credit Union 781-784-7725 • www.sharoncu.com	Norfolk, Suffolk, Middlesex, Plymouth, Barnstable & Bristol Counties	Unsecured	Standard Fees	Yes	Yes up to \$25,000	Yes up to \$25,000	x	x	x
Somerville Municipal Federal Credit Union www.sommfcu.com	Somerville Municipal Federal Credit Union Members	Secured & Unsecured	If Secured - Fee of \$23.50	Yes	Yes up to \$25,000	No	x	x	x
Southbridge Credit Union www.sbgecu.org	Worcester & Hampden Counties	Unsecured	No Fees	Yes	Yes up to \$15,000	No		x	x
Southcoast Health System Federal Credit Union 508-997-4475 • www.southcoastcu.org	Eligible Members in Bristol and Plymouth Counties	Unsecured	No Fees	Yes	Yes up to \$25,000	Yes			
Southern Mass Credit Union 888-345-7689 • www.southernmass.com	Bristol, Barnstable, Dukes, Nantucket & Plymouth Counties	Unsecured	No Fees	Yes	Yes up to \$25,000	Yes	x	x	x
South Shore Bank 781-682-3715 • www.southshorebank.com	Eligible Members in Norfolk, Bristol and Plymouth Counties	Secured or Unsecured	Standard Fees	Yes	Yes up to \$25,000	Yes up to \$25,000			
Spencer Savings Bank 508-885-5313 • www.spencerbankonline.com	Worcester, Middlesex, Franklin, Norfolk, Hampshire and Hampden counties	Secured or Unsecured	Standard Fees	No	Yes up to \$25,000	Yes	x	x	x
St. Mary's Credit Union 508-490-8000 • www.stmaryscu.org	Must live or work in Middlesex or Worcester County	Unsecured	No Fees	Yes	Yes up to \$15,000 for 60 months	No	x	x	x

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UMassFive College Federal Credit Union 800-852-5886 • www.umassfive.coop	BRANCH OFFICES Amherst, Hadley, Northampton, Springfield, Worcester	Unsecured	No Fees	Yes	Yes up to \$15,000	No	x	x	x
Webster First Federal Credit Union 800-962-4452 • www.websterfirst.com	Worcester, Middlesex, Essex and Suffolk County	Unsecured	No Fees	Yes	Yes up to \$15,000	No	x	x	x
Weymouth Bank 781-337-8000 • www.weymouthbank.com	Weymouth & Kingston Area	Unsecured	No Fees	No	Yes up to \$25,000	No			
Woburn Municipal Federal Credit Union 781-933-2600 (Contact Elizabeth Girardi or Susan Boule)	Woburn Municipal Workers	Unsecured	No Fees	Yes	Yes up to \$15,000	No			
Worcester Community Housing Resources, Inc 800-799-0322 x 112 • www.wchr.org	Greater Worcester Area	Secured	Up to \$175	No	Yes up to \$25,000	Yes			
Worcester Credit Union 508-853-9966 • www.worcestercu.com	Residents of Worcester and surrounding towns	Unsecured	No Fees	Yes	Yes up to \$15,000	No	x	x	x
Wrentham Co-operative Bank 508-384-6101 • www.wrenthamcoop.com	Wrentham, Franklin & Plainville	Secured	No Fees	No	Yes up to \$25,000	No			x