



GO SOLAR WITH NO MONEY DOWN

BANTERRA SOLAR LOAN PROGRAM¹

FOR HOME AND SMALL BUSINESS

- No money down; 100% financing
- Terms up to ten years
- Competitive rates, fixed monthly payments
- No prepayment penalty
- 18-month "interest only" period - full principal and interest payments won't begin until after the first year of the loan, bringing you closer to receiving tax incentives before these are due
- Lower monthly payment option - use your tax credits to pay on your loan for lower monthly payments, with no need to refinance and no additional fees²
- Loan offer is for residential and small business only; see lender for details

FEDERAL & ILLINOIS RENEWABLE ENERGY INCENTIVES



With Illinois Shines Renewable Energy Credits, incentives are available that may lower the cost of your solar PV system. Based on energy generated, the credits are issued as a lump-sum payment to the solar array owner. These credits may reduce the solar PV system costs by approximately 30% to 50%.



The (Federal) Investment Tax Credit (ITC)³, also known as the Federal Solar Tax Credit, allows you to deduct 26% of the cost of installing a solar energy system from your federal taxes. The ITC applies to both residential and commercial systems, and there is no cap on its value.

FINANCE YOUR SOLAR NEEDS WITH



¹Minimum loan requirement is \$10,000. Minimum loan fee is \$250 plus applicable filing fee. Income verification required (current YTD paystub, W2, tax return, or verified direct deposit to Banterra DDA). Ownership of real estate to be confirmed by property tax bill. This promotional flyer is for informational purposes only, is not an offer of financing terms nor a commitment to provide financing for recipient or pictured and described property. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rate and program terms are subject to change without notice. Property insurance is required. ²To utilize your tax credit for your solar loan and lower your monthly payments, simply visit your nearest Banterra branch and sign a simple document to revise the loan. ³Consult your tax advisor and solar company to learn more.

WATCH YOUR SAVINGS GROW



SAVE MONEY - SAVE THE PLANET - UTILIZE INCENTIVES

Going solar makes you part of the solution for our environment by using renewable energy. Plus, it can not only save you money and potentially provide income, there are financial incentives for renewable energy users.

APPLY TODAY - ONLINE OR AT ANY BANTERRA BRANCH

WHAT YOU NEED:

Proof Of Real Estate Ownership (Property Tax Bill)

(A Banterra Representative Can Access This Through Public Records For You)

Income Verification

(Current YTD Payscale, W2, Tax Return, Or Verified Direct Deposit To A Banterra Checking Account)

Loan Fee Plus Applicable Filing Fee



STOP BY ANY ONE OF OUR NEARLY 40 BANTERRA LOCATIONS

ARIZONA | ILLINOIS | INDIANA | KENTUCKY | MISSOURI | UTAH



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