

Lender	Contact Info	Service Area	Loan Type	Owner Occupied Standard Loan 1-4 Unit	Non Owner Occupied 1-4 Units
Align Credit Union	800-942-9575 AlignCU.com	Middlesex, Essex, Norfolk counties	Unsecured	Up to \$15,000	No
Bank Five	774-888-6136 bankfive.com	Barnstable, Bristol, Middlesex, Norfolk & Plymouth Counties	Secured and Unsecured	Up to \$25,000	Yes
Cambridge Teachers Federal Credit Union	617-492-3212 cambridgeteachersfcu.org	Members or Eligible Members	Secured and Unsecured	Up to \$25,000	No
Century Bank	781-393-5082 centurybank.com	Eastern Massachusetts 30 mile radius from Medford, MA	Secured and Unsecured	Up to \$25,000	Yes
Charles River Bank #	508-533-8661 charlesriverbank.com	Eligible members in Worcester, Norfolk and Middlesex counties	Unsecured	Up to \$25,000	Yes, up to \$25,000.00
East Cambridge Savings Bank	866-354-3272 ecsb.com	Arlington, Belmont, Cambridge, Everett, Lexington, Malden, Medford, Newton, Somerville, Waltham, Watertown, Winchester, Chelsea,	Unsecured	Up to \$25,000	Yes
Eastern Bank #	800-327-8376 easternbank.com	Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth	Secured and Unsecured	Up to \$25,000	Yes
Everett Credit Union	800-287-1189 everettcu.org	Counties of Middlesex, Essex, Suffolk, Norfolk	Unsecured	Up to \$15,000	No
Hanscom Federal Credit Union	800-656-4328 hfcu.org	Statewide	Unsecured	Up to \$25,000	No
Harvard University Employees Credit Union	617-495-4460 huecu.org	Members Only	Unsecured	Up to \$25,000	No

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Homefield Credit Union	508-839-5493 homefieldcu.com	Worcester & Middlesex counties	Unsecured	Up to \$15,000	Yes (\$5,000-\$25,000)
Jeanne D'Arc Credit Union	978-452-5001 JDCU.com	Eligible Members in Middlesex and Essex Counties	Unsecured	Up to \$25,000	No
Marlborough Savings Bank * #	508-481-8300 agreatbank.com	Middlesex & Worcester County	Secured and Unsecured	Up to \$25,000	Yes (\$5,000-\$25,000)
Massachusetts Family Credit Union *	781-592-6051	Essex & Middlesex Counties	Secured and Unsecured	Up to \$25,000	No
Members Plus Credit Union * #	781-905-1500 memberspluscu.org	Middlesex, Suffolk, Norfolk and Plymouth Counties	Secured and Unsecured	Up to \$15,000	No
Methuen Federal Credit Union #	978-686-1471 methuencreditunion.com	Statewide	Unsecured	Up to \$10,000	No
Metro Credit Union	877-696-3876 metrocu.org	Eligible Members in Suffolk, Worcester, Plymouth, Norfolk, Middlesex, Essex, and Barnstable	Unsecured	Up to \$25,000	No
MIT Federal Credit Union	617-253-2845 mitfcu.org	Members or Eligible Members	Secured	Up to \$25,000	Yes
Naveo Credit Union *	617-702-5101 naveo.org	Middlesex, Suffolk, & parts of Essex Co.	Secured and Unsecured	Up to \$25,000	Yes
River Works Credit Union #	781-599-0096 rwcuc.com	Essex, Middlesex and Suffolk Counties	Unsecured	Up to \$15,000	No
Sharon Credit Union	781-784-7725 sharoncu.com	Norfolk, Suffolk, Middlesex, Plymouth, Barnstable & Bristol	Unsecured	Up to \$25,000	Yes, up to \$25,000.00
Spencer Savings Bank *	508-885-5313 spencerbankonline.com	Worcester, Middlesex, Franklin, Norfolk, Hampshire and Hampden	Secured and Unsecured	Up to \$25,000	Yes
St. Mary's Credit Union	508-490-8000 stmaryscu.org	Must live or work in Middlesex or Worcester County	Unsecured	Up to \$15,000 for 60 months	No

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Webster First Federal Credit Union	800-962-4452 websterfirst.com	Worcester, Middlesex, Essex and Suffolk County	Unsecured	Up to \$15,000	No
Workers Credit Union #	978-345-1021 wcu.com	Statewide	Unsecured	Up to \$25,000	Yes

Note that some banks may offer an expanded loan program of loans up to \$50,000. Call the bank or stop in at a branch to learn more.

* Charges fees: Marlborough Savings Bank (anything \$15,000-\$50,000 up to \$450 fee), Mass. Family CU (depending on credit history, up to \$75 fee), Naveo CU (secure loans up to \$15,000 a \$900+ fee), Spencer Savings Bank (over \$15,000 this is a fee of \$68.50), Members Plus CU (\$175 fee)

Does not offer Owner occupied Micro Loan (all others offer \$500-2000)

Up to date as of March 29, 2016. For the most recent list of all lenders, visit

<http://www.masssave.com/en/residential/heating-and-cooling/offers/heat-loan-program>