

# Let the Sun Shine and Save

## Thinking of going Solar?

If you are a homeowner and want to save money on your electricity bills and protect yourself from rising utility costs, consider adding solar to your home. Solar energy is one of the cleanest types of renewable energy, but the solar panels and equipment necessary for an implementation of a home solar system are expensive.

The best option for going solar right now is financing with your credit union. There are many ways to finance a solar installation. Often loan payments are less than your current electric bill. First New York has solar loans, which offer homeowners up to a 20-year term loan with rates as low as 6.00% APR\*.

## Solar Seminar

**Wednesday, February 27, 2019**

**6:00 pm – 7:30 pm**

**(light refreshments)**

**First New York Community Room, 2 Wall Street, Colonie**

You'll learn how solar systems work on your home and how solar can save you money and help preserve our environment. We will also be covering financing, state incentives, site assessments and tax credits.\*\*

This seminar is presented by a full service solar installer in the Capital Region. To reserve your spot, please call 518-393-1326 and press #1804 by February 25, 2019.

A minimum amount of attendees required to hold seminar.

\*Annual Percentage Rate. All rates are fixed. 5 year to 20 year terms available. The 6.00% APR rate quoted is fixed for a 20 year term and assumes credit worthiness. No down payment or application fees. Solar panels and modules must be used as collateral. All loans are subject to approval and actual rate may vary. Rates are current as of 11/30/2018 and are subject to change at any time. \*\*Actual discounts, incentives and tax credits may vary and are not guaranteed by First New York. Consult with a tax specialist for tax advice.