

# HEAT Loan Participating 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. To qualify for a loan, the customer must own a 1–4 family residence and obtain a Home Energy Assessment through the Mass Save Home Energy Services Program.

The following is the most recent list of lenders that have agreed to participate in the HEAT Loan Program. The information is intended to provide a comparative listing of the general terms and conditions of the type of loan available from each of the lenders. Also listed below are the pre-approval options offered by lenders if customers choose to obtain a loan pre-qualification before obtaining contractor proposals and applying for a HEAT Loan Authorization form from the HEAT Loan Administrator listed on your HEAT Loan forms.

Statewide/Regional Lenders			Loan Options and Maximum Loan Amounts Offered by Lender for 1–4 Unit Homes				Pre-Approval Options		
Lender • Contact Information	Service Area	Loan Type	Recording Fees for Secured Loans	Owner Occupied Micro Loan	Owner Occupied Standard Loan 1–4 Units	Non-Owner Occupied 1–4 Units Rental Property	Phone	Website	Branch
Hanscom Federal Credit Union 800-656-4328 • www.hfcu.org	Statewide	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$25,000	No	x	x	x
Methuen Municipal Employees Federal Credit Union 41 Pleasant Street, #203, Methuen, MA 01844	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 \$15,000	Yes \$5,000–15,000	x	x	x
Bank Five 774-888-6136 • www.bankfive.com	Barnstable, Bristol & Plymouth Counties	Secured & Unsecured	Up to \$250	Yes \$500–2,000	Yes up to \$15,000	No	x	x	x
BayCoast Bank 888-806-2872 • www.baycoastbank.com	Barnstable, Bristol & Plymouth Counties	Unsecured	No Fees	No	Yes up to \$25,000	Yes \$5,000–25,000	x	x	x
Bristol County Savings Bank 508-824-6626 • www.bristolcountysavings.com	Bristol County	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$25,000	No	x	x	x
Cape Cod Five 888-225-4636 • www.capecodfive.com	Barnstable, Duke's & Nantucket Counties	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$15,000	No	x		x
Century Bank 781-393-5082 • www.century-bank.com	Eastern Massachusetts 30 mile radius from Medford, MA	Secured & Unsecured	Standard Fees	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000			
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 978-365-3422 • www.clintonsavings.com	Worcester & Middlesex Counties	Secured & Unsecured	Standard Fees	Yes \$500–2,000	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 of Massachusetts	Secured	Standard Fees	No	Yes up to \$25,000	No		x	x
Commerce Bank 800-698-2265 • www.bankatcommerce.com	Worcester County	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000	x	x	x
Country Bank for Savings www.countrybank.com	Ware, MA	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$15,000	No	x	x	x

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**Maximum loan amounts and loan type can vary by lender. For an Updated HEAT Loan Participating Lender List please visit [www.MassSave.com](http://www.MassSave.com).**

**Statewide/Regional Lenders**

**Loan Options and Maximum Loan Amounts  
Offered by Lender for 1–4 Unit Homes**

**Pre-Approval Options**

Lender • Contact Information	Service Area	Loan Type	Recording Fees for Secured Loans	Owner Occupied Micro Loan	Owner Occupied Standard Loan 1–4 Units	Non-Owner Occupied 1–4 Units Rental Property	Phone	Website	Branch
CPCU Credit Union 617-547-3144 Ext. 3106 • www.cpcu.org	Middlesex & Suffolk Counties. Parts of Essex County	Secured & Unsecured	Standard Fees	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000	x	x	x
Eastern Bank 800-327-8376	Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth & Suffolk Counties	Secured & Unsecured	Up to \$190	No	Yes up to \$25,000	Yes \$5,000–25,000			
East Cambridge Savings Bank 866-354-3272 • www.ecsb.com	Arlington, Belmont, Cambridge, Medford, Somerville, Waltham, Watertown	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000	x		
Enterprise Bank & Trust Company 978-459-0000 • www.enterprisebanking.com	Merrimack Valley & Central Mass	Secured & Unsecured	Standard Fees	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000	x	x	x
Equitable Cooperative Bank 781-599-5600 • www.equitablebank.com	Essex County	Secured & Unsecured	No Fees	Yes \$500–2,000	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 \$500–2,000	Yes up to \$15,000	No		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	Yes \$500–2,000	Yes up to \$15,000	No	x	x	x
Foxboro Federal Savings Bank 508-543-5321 • www.foxfed.com	Bristol & Norfolk Counties	Secured	\$175	No	Yes up to \$25,000	No			x
Framingham Cooperative Bank 508-820-4043 • www.framinghambank.com	Framingham, Hopkinton, Holliston, Ashland, Southboro, Natick & Marlboro	Secured & Unsecured	Standard Fees	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000			Loan Center
Franklin First Federal Credit Union 413-774-6700 • www.franklinfirst.org	Member of Credit Union and live in Franklin County	Secured & Unsecured	\$175	Yes \$500–2,000	Yes up to \$25,000	No	x	x	x
Greenfield Co-operative Bank 413-772-0293 • www.greenfieldcoopbank.com	Franklin & Hampshire County	Secured & Unsecured	Fees up to \$378	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000	x	x	x
Hampden Bank 413-736-1812 • www.hampdenbank.com	Hampden County	Secured & Unsecured	Standard Fees	No	Yes up to \$25,000	Yes \$5,000–25,000			
Harvard University Employees Credit Union 617-495-4460 • www.huecu.org	Members Only	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$25,000	No	x	x	x
Hoosac Bank 413-663-5353 • www.hoosacbank.com	Northern Berkshire County, North Adams, Adams, Clarksburg & Williamstown	Secured & Unsecured	\$175	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000	x		x
Mass Bay Credit Union 800-628-2328 • www.massbaycu.org	Will be qualified for membership – Greater Boston	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$25,000	No	x	x	x
M/A-Com Federal Credit Union www.macomfcu.org	Greater Lowell Area	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$15,000	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 \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000	x	x	x
Members Plus Credit Union 781-905-1500 • www.memberspluscu.org	100 Mile Radius 29 High Street, Medford, MA	Secured	\$211	No	Yes up to \$15,000	No			x

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MIT Federal Credit Union 617-253-2845 • www.mitfcu.org	Members or Eligible Members	Secured	No Fees	No	Yes up to \$15,000	No	x	x	x
Monson Savings Bank 413-267-4514 • www.monsonsavings.com	Hampden County	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$15,000	No	x		x
Norfolk Community Federal Credit Union 508-528-3360 • www.norfolkcommunityfcu.org	Towns surrounding the town of Norfolk	Secured & Unsecured	No Fees	Yes \$500–2,000	Yes up to \$25,000	No			x
Northern Bank & Trust Company 800-273-6908 • www.nbtc.com	Middlesex County	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–25,000	x		x
North Middlesex Savings Bank 978-772-3306 • www.nmsb.com	The Nashoba Valley Area, between Fitchburg & Lowell	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$15,000	No			x
Pentucket Bank 978-372-7731 • www.pentucketbank.com	Haverhill, Merrimac, Amesbury, West Newbury & Groveland	Secured & Unsecured	Yes up to \$350	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–\$25,000			x
Pioneer Valley Federal Credit Union 413-733-2800 • www.pioneervalley.coop	Members Only	Unsecured	No Fees	Yes \$500–2,000	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	Yes up to \$253	Yes \$500–2,000	Yes up to \$25,000	No		x	x
The Provident Bank 978-834-8582 • www.the Provident Bank.com	Amesbury, Newburyport, Salisbury, Newbury, West Newbury & Rowley	Secured	Fees	Yes \$500–2,000	Yes up to \$25,000	Yes \$5,000–\$25,000	x	x	x
Somerville Municipal Federal Credit Union www.sommfcu.com	Somerville, MA	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$25,000	No	x	x	x
Southbridge Credit Union www.sbgecu.org	Worcester & Hampden County	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$15,000	No			x
UmassFive College Federal Credit Union 800-852-5886 • www.umassfive.org	BRANCH OFFICES Amherst, Hadley, Northampton, Worcester	Unsecured	No Fees	Yes \$500–2,000	Yes up to \$15,000	No	x	x	x
UniBank For Savings 508-234-8112 ext 1004 or 1003 www.unibank.com	Worcester County & Parts of Norfolk & Middlesex Counties	Secured & Unsecured	No Fees	No	Yes up to \$25,000	Yes \$5,000–\$25,000	x		x
Webster First Federal Credit Union 800-962-4452 • www.websterfirst.com	Worcester County	Unsecured	No Fees	No	Yes up to \$15,000	No	x	x	x
Worcester Community Housing Resources, Inc 800-799-0322 x 107 • www.wchr.org	Greater Worcester Area	Secured	Yes up to \$175	Yes \$500–2,000	Yes up to \$25,000	No	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

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