

Green Advantage Home Loan

- Borrowers receive a 0.25% APR* rate reduction†
- Borrowers qualify for larger mortgages
- Energy improvements to be financed
- Monthly energy savings can be added to borrower income in the debt ratio calculations
- The Energy Savings Value (ESV) can be added to the home's appraised value or purchase price
- Available for purchases and refinances

Additional Green Living Tips

- Save paper by signing for eStatements
- Pay bills online
- Skip the ATM receipt — by turning down ATM receipts, we can save enough paper to circle the equator 15 times (source: Serve to Preserve)
- Try "Green Cleaning." Community First uses BETCO Green Earth products to clean all branch locations. These products are formulated and packaged to have a reduced environmental impact and maintain superior performance

*APR = Annual Percentage Rate.

†The 0.50% rate reduction only applies to Green Advantage Auto Loans closed with Community First Credit Union of Florida. Contact a Community First representative for details on qualified cars. Government tax incentives may apply, please consult a tax advisor for more information and eligibility requirements.

**The 0.25% AutoPay discount applies when payment is automatically deducted from a Community First account you specify.

**An additional 0.25% rate reduction applies to auto loans that are closed through Auto Advisors buyer/locator service.

†This product is designed for the purchase and limited cash-out refinance of new construction or existing residential properties. These homes must be built to the standards of the National Home Energy Rating Standards (HERS). All requirements of the standard checklist must be met and a HERS Index of 85 or better must be obtained in accordance with the Energy Star Performance Requirements. This loan applies to one-unit, owner-occupied primary residence; fixed rate mortgages that have a term of 30 years and do not include interest-only option; maximum loan-to-value/combined-loan-to-value 95%. Energy efficient mortgage loan payment example: \$200,000 borrowed for a 30-year term at 6.50% APR, sample monthly payment would equal \$1,264.14. Appraisal may be required and fee is the responsibility of member.

P.O. Box 2600
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www.CommunityFirstFL.org

FHA Approved Lender

Equal Housing Lender

This Credit Union is federally insured by the National Credit Union Administration.

REV 04.10



Green Advantage

Community First financial products for the environmentally conscious

COMMUNITY
Credit Union **FIRST**

Invested in You

Community First Credit Union of Florida is investing in a greener tomorrow for the Jacksonville community. In 2008 we built the first LEED (Leadership in Energy & Environmental Design) credit union branch in Florida. In 2009 an additional branches featuring energy efficient and environmentally friendly standards was built in St. Augustine.

Our commitment to the environment has been recognized by the Environmental Protection Board, and we hope that commitment will encourage others to learn about saving energy, saving money and ultimately—saving our planet.

What Makes a Branch “Green?”

Our new green branches are designed with the goal of reducing overall energy and the impact on the environment through use of locally produced, recycled materials.

- Skylights bring natural light into the branch
- Sensory lighting automatically dims or turns off, reducing electricity by about 150 watts per hour in just one office
- White roofing reflects 72 percent of solar heat
- Programmable thermostats automate air-conditioning –reduce the time the AC systems must run
- “Green” plumbing that uses 32 percent less water—the equivalent of 300 bath tubs full of water
- Drought-tolerant landscaping saves thousands of gallons of water yearly

What Green Means for our Members

We believe this environmentally friendly approach to construction benefits both our members and our community. As we save on energy costs we can continue to provide lower cost services to our members.

Go Green, Save Green

Community First provides lending products to help the environmentally conscious achieve a green lifestyle with reduced rates and additional savings.

Green Advantage Solar Water Heating Loan

- Reduced loan rates
- Federal and state tax credits may be available (consult your tax advisor)
- Qualified residential customers receive a solar incentive from JEA

Green Advantage Auto Loans

- Borrowers receive a 0.50% APR* rate reduction on qualified, environmentally friendly, fuel-efficient vehicles+
- 0.25% APR* discount with our AutoPay Program++
- 0.25% APR* discount with our Auto Advisor Service**
- No prepayment penalties extended terms available
- GAP (Guaranteed Asset Protection) and Extended Protection Plans at significantly reduced rates

