

Energy Saver Home Loan Program Guide



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This booklet is designed as a guide to help you through the Energy Saver Home Loan process. In each section you will find answers to the following questions:

- Who is helping me at this step?
- What happens next and what can I do to get ready?
- Who helps me if I feel stuck on a step with the Energy Saver Home Loan process?

The Climate Bank encourages you to reach out to your Concierge Service Provider (CSP) agent or Decarbonization Consultant as your first points of contact throughout the process. If you feel stuck or unable to find a resolution to an issue, please let the Mass. Community Climate Bank know by emailing us at: info@massclimatebank.com and we will reply to your concern.

About the Massachusetts Community Climate Bank™

Located within MassHousing, the Commonwealth's housing finance agency, the Massachusetts Community Climate Bank™ (MCCB™) is focused on supporting the decarbonization of affordable housing in Massachusetts.

MassHousing will draw on its decades of housing finance and lending capabilities serving these markets to advance the MCCB™ mission.

Energy Saver Home Loan Program Overview

The Energy Saver Home Loan program was created by the Massachusetts Community Climate Bank (MCCB) and is powered by MassHousing. The Energy Saver Home Loan provides you with flexible financing for a wide range of residential clean energy projects that support emissions reduction and help create a healthier home for you and your family. A list of eligible measures is shown below in the Eligible Measures section on [Page 8](#).

The Energy Saver Home Loan is designed with end-to-end support for you. Energy Saver includes, at no cost to you, a Concierge Service Provider (CSP) who will guide you through program intake and qualification, connect you with program lenders, and will introduce you to Abode Energy Management for a Site Visit to your home. Abode Energy Management as the Energy Service Provider (ESP) will conduct a site visit to your home and will work with you to reach your energy savings, health and comfort goals, while keeping the program goal of achieving a minimum energy savings of 20% in mind. Abode will also connect you with a list of participating contractors, will review the bids that you get for the work on your home, and will provide you with a comprehensive list of rebates and incentives that you are eligible for.

Since the Climate Bank is located within MassHousing, your loan will be serviced by the experienced team at MassHousing. MassHousing staff will be available to answer your questions for the length of your loan.

Energy Saver Home Loan - Loan Product Information

What is the Energy Saver Home Loan interest rate?

Your Energy Saver Home Loan interest rate will depend on the income of all the people listed on the property deed.

Fixed Interest Rate of 0.5% for 20 Years	Fixed Interest Rate of 2.0% for 20 Years
Total income of all Borrowers listed on the property deed cannot exceed 80% of the area median income (AMI) which varies by region. Income limits can be viewed at: https://www.masshousing.com/-/media/Emasshousing/ESHLP/ESHLP-Income-Limits.pdf . Other eligibility criteria apply.	Total income of all Borrowers listed on the property deed cannot exceed 135% of the area median income (AMI) which varies by region. Income limits can be viewed at: https://www.masshousing.com/-/media/Emasshousing/ESHLP/ESHLP-Income-Limits.pdf . Other eligibility criteria apply.
Example: \$50,000 Energy Saver Home Loan = 18 payments of \$20.83 (interest only); and 222 payments of \$235.85 (principal and interest); 0.653% APR* *APR calculated based on \$800 in closing costs, your actual closing costs may vary There is no downpayment for the Energy Saver Home Loan.	Example: \$50,000 Energy Saver Home Loan = 18 payments of \$83.33 (interest only); and 222 payments of \$269.64 (principal and interest); 2.163% APR* *APR calculated based on \$800 in closing costs, your actual closing costs may vary There is no downpayment for the Energy Saver Home Loan.

What are the income limits for the Energy Saver Home Loan?

Income limits vary depending on what county you live in inside Massachusetts. Applicants (all those who are listed on the property deed) who have a total income less than 135% of Area Median Income (AMI) may be eligible for a 2% interest rate loan. Applicants (all those who are listed on the property deed) who have a total income less than 80% of Area Median Income (AMI) may be eligible for a 0.5% interest rate loan.

What type of loan is the Energy Saver Home Loan?

The Energy Saver Home Loan is a second mortgage loan.

What is the length of the Energy Saver Home Loan?

The Energy Saver Home Loan is a 20 year or 240-month loan. For the first 18 months of the loan, only interest payments are due. For the remainder of the loan (222 months) principal and interest payments are due.

What is the Expected Timeline for an Energy Saver Home Loan Project?

Program Timeline Expectations	
Program Stage	Estimated timeline
Step 1: Contact Your Concierge Service Provider	The timeline for this step is up to you, the customer
Step 1A: Qualification	Less than 48 hours
Step 1B: Energy Service Provider Introductory Call	About 1 week
Step 2: Site Visit to Your Home	Less than 1 month
Step 2A: Decarbonization Plan	Less than 1 week
Step 3: Contact Your Contractors	The timeline for this step is up to you, the customer
Step 4: Creating Your Loan Package	About 2 weeks
Step 4A: Loan Closing	Less than 45 days
Step 5: Project Completion	Less than 12 months total

What Free Support is Available to me? Why is it valuable?



Financing at your project's start.



Free end-to-end support through the process



Identification and coordination of all available incentives

Who Will Support Me with This Process?

You will be supported by three teams throughout this process. The contact information for each group is at the end of this booklet.

Your Concierge Service Provider (CSP) will connect you with program resources. Your CSP is determined based on the community you live in, and you will have a contact person to support you. Your CSP will guide you through your intake screening for eligibility and will connect you to a lender and other program resources. They are also able to support you with completing your rebate and incentive applications once you are ready.

Your Energy Service Provider (ESP) is Abode Energy Management. Abode will identify a “Decarbonization Consultant” who will be your primary technical support person for discussing your project. Your Decarbonization Consultant will: conduct a site visit to your home, discuss your project goals with you, and help create a decarbonization project plan that meets the program’s requirements. They will provide you with a list of participating program contractors and will review your bids from your chosen contractors.

MassHousing will service your loan once the loan is closed through your chosen participating program lender.

What types of Projects Can I Do Using the Energy Saver Home Loan?

Eligible homeowners may use Energy Saver loans to finance eligible improvements that fall under one of the following categories:

01. Energy Reduction Measure
02. Enabling Measure
03. Site Restoration Measure (case-by-case review)
04. Clean Energy and Electrification Measure. The program does not fund the installation of new fossil fuel equipment. Please find a full list of eligible improvements below.

To receive financing through the program, home improvements must reduce total energy usage by at least 20%.

(See following pages for full breakdown of Eligible Improvements)

Table of Eligible Improvements

Legend:

Major Energy Reduction Measure	Clean Energy & Electrification Measure	Enabling Measure	Site Restoration Measure
Minor Energy Reduction Measure			

Health and Safety Improvement	Mold remediation	Basement moisture
	Knob and Tube wiring remediation	Structural and non-structural repair (including leak repair)
	Vermiculite remediation	Asbestos remediation
	Combustion safety repair	Oil tank removal
Energy Efficiency/Weatherization	Mass Save equivalent weatherization	Unvented attic spray foam
	Basement floor insulation (slab)	Additional targeted air sealing
	Basement wall insulation (Foundation)	Additional duct sealing and insulation
	Basement ceiling insulation and air sealing	Windows & Doors
	Double-pane windows	Exterior doors
	Triple-pane windows	Roofing
Retrofit Packages	Wall package 1 - Deep retrofit	Flat Roof Package 2 - Light retrofit
Electrical Upgrade	Electrical service upgrade (above ground)	Electrical service upgrade (below ground)
	Electric Panel Upgrade and Wiring	

HVAC	Air-to-air heat pumps	Thermostats
	Air-to-water heat pumps	Bathroom ventilation
	Ground source heat pumps	Kitchen ventilation
	Whole house ventilation (ERV or HRV)	
Domestic Hot Water	HPWH – Heat Pump Water Heater	Solar Thermal
	Solar Assisted HPWH	
Appliances, Lighting, Fixtures	Low flow faucets and toilets	Heat pump clothes dryer
	LED lighting	Induction Range/Cooktop
Clean Energy Technologies	Solar PV	EV Charging Station
	Battery storage	
Site work/ Outdoor	Arborist-approved shade trees	Tree pruning

CLEAN ENERGY AND ELECTRIFICATION MEASURES

Once the 20% energy reduction requirement is met with eligible energy reduction measures, then Clean Energy & Electrification Measures and their eligible enabling measures can be financed. Site restoration measures will be reviewed by Abode on a case-by-case basis.

ELIGIBLE CLEAN ENERGY AND ELECTRIFICATION MEASURES:

- Solar PV Enabling measure(s) may include: electrical panel upgrades, roofing repairs or replacement, tree pruning or removal
- Battery storage enabling measure(s) may include: electrical panel upgrades
- Electric Vehicle (EV) charger enabling measure(s) may include: electrical panel upgrades
- Pre-wiring for future electrification, for example: EV Charger, induction stove, heat pump water heater

Who are my ESHLP Contacts?

Full list of ESHLP contacts can be found on [page 21](#).

MY CONCIERGE SERVICE PROVIDER (CSP)

CSP Name

Point of Contact Information

MY ENERGY SERVICE PROVIDER (ESP)

ESP Name

Point of Contact Information

MY LENDER

Lender Name

Point of Contact Information

Have feedback on the process? Drop us a note here! info@massclimatebank.com

Step 1

Contact your Concierge Service Provider



Contact the Concierge Service Provider (CSP) serving your area. Please see the list below or see www.massclimatebank.com/energysaver to identify your Concierge Service Provider (CSP). Give them a call or send an email! Your CSP will reach out to you about [Step 2](#).

Who is helping me at this step?

Your Concierge Service Provider (CSP) will take your initial phone call or email. They should respond to you within 72 hours with a follow up email or phone call.

What happens next and what can I do to get ready?

Your Concierge Service Provider (CSP) will return your phone call or email. They will want to discuss your goals and your eligibility for the program.

Identify Property Deed and Type: It is helpful if you have your property deed or at least know who is listed on the property deed. The program is available to owner occupants of 1–4-unit buildings in MA. Condos and cooperatives do not qualify. Trusts will be reviewed for eligibility on a case-by case basis.

You can evaluate the annual incomes of all people listed on the property deed: The Energy Saver Home Loan is available to borrowers who earn up to 135% of Area Median Income. If you have a general sense of the income of all people listed on your property deed, you will be ready for this conversation. To learn about the Area Median Income for your county please consult the income limits list [here](#).

You can review the list of eligible measures for the program and think about what your goals are. Please keep in mind that to qualify for the Energy Saver Home Loan, your improvements must reduce your home's total energy usage by at least 20%. Please see the list of Eligible Improvements on page 6 to reference which measures are major and minor contributors to meeting this requirement. Your CSP will discuss this with you further.

Who helps me if I feel stuck on a step with the Energy Saver Home Loan process?

The Climate Bank encourages you to reach out to your CSP agent or Decarbonization Consultant as your first points of contact throughout the process. If you feel stuck or unable to find a resolution to an issue, please let the Mass. Community Climate Bank know by emailing us at: info@massclimatebank.com.

Step 1A: Qualification

Complete an intake call or form and discuss your energy goals with your Concierge Service Provider (CSP) to determine program eligibility. If you are eligible, the CSP will connect you with a program lender for lender review for conditional approval for the Energy Saver Loan.

All program lenders are listed at the back of this booklet. The contact listed for each lender is familiar with the Energy Saver Home Loan Program. Some lenders speak multiple languages, please consult the lender list to find those who do.

Who is helping me at this step?

Your Concierge Service Provider (CSP) will assess your eligibility for the program based on the information you have provided. They will also speak with you about how your project can achieve the program expectation of reducing your energy usage by at least 20%.

Program lenders will take your information at this step to assess you for qualification for the loan.

What happens next and what can I do to get ready?

Your next step is to speak with your Energy Service Provider (ESP), Abode Energy Management, for your Introduction Virtual Meeting. Your CSP will connect you with Abode for this call.

Step 1B: Energy Service Provider Introductory Call

Your Concierge Service Provider (CSP) will connect you with the Energy Service Provider (ESP), Abode Energy Management, for a virtual introductory meeting. During this virtual meeting or call, you will schedule a Site Visit and get more information on site visit preparation.

Who is helping me at this step?

Your ESP will hold a virtual introductory meeting with you. During this virtual meeting or call, your ESP will schedule your site visit and give you more information on site visit preparation.

What happens next and what can I do to get ready?

Your ESP is preparing to visit and assess your home for potential energy savings. You will be asked to provide copies of 1-2 years' worth of your utility bills (electricity, gas, fuel oil, or other as appropriate) before your site visit, if possible.

To make sure that your home is ready for the site visit, you can:

- Have attic, knee wall, and/or crawl space hatches accessible for Abode to document insulation levels.
- Allow access into each room, leaving the shades and curtains open for a LiDAR scan.
- Close all exterior doors and windows.

If applicable and possible, refrain from running your wood-burning stove or fireplace within 24 hours of the site visit. Make sure they are cleaned of ashes in preparation for the potential blower door test.

Step 2

Site Visit to Your Home



During the site visit, your Decarbonization Consultant will conduct a home decarbonization assessment. They will be documenting insulation levels, current appliances, mechanical and electric systems, air tightness and more to help identify areas for improving energy efficiency in your home. They will use this information to help provide guidance to both meet your goals and the program's 20% energy savings requirement.

Who is helping me at this step?

During the site visit, your Decarbonization Consultant will assess your home and have a conversation with you about your goals for the project work.

After the site visit, you will receive a Decarbonization Plan and Energy Reduction Report from your Decarbonization Consultant. These reports will help inform you of the next steps in planning your project scope and will identify opportunities for you to claim rebates and incentives.

What happens next and what can I do to get ready?

You will receive a Decarbonization Plan and Energy Reduction Report from your Decarbonization Consultant. These reports will help inform you of the next steps in planning your project scope.

Step 2A: Decarbonization Plan and Energy Reduction Report

Your Decarbonization Consultant will use the gathered energy data and recommended measures you discussed during your site visit to create your Home Decarbonization Plan and Energy Reduction Report. Your Decarbonization Plan details all the recommended projects you can utilize the loan for and provides a list of all incentives, rebates and credits available to you. Your Energy Reduction Report lists the projects that contribute to your home's 20% minimum energy reduction to qualify for the loan. You are encouraged to schedule a follow-up call with your Decarbonization Consultant to discuss the plans and the next steps for implementation.

Who is helping me at this step?

Your Decarbonization Consultant is your main support person for this step. The reports they share with you will include their contact information.

What happens next and what can I do to get ready?

Once you receive your Decarbonization Plan and Energy Reduction Report via email from your Decarbonization Consultant, you are encouraged to meet with your consultant to refine your project plan as needed. Your next step will then be to contact contractors for bids on your project. Contractors must be approved before they can participate in the program. You can ask your Decarbonization Consultant what to do if your chosen contractor(s) are not yet on the list of participating contractors.

Step 3

Contact Your Contractors



Your Decarbonization Consultant will also share a list of Participating Contractors for you to get bids on your chosen work. The Map of Participating Contractors can be accessed [here](#). You may engage with contractors outside of this list and can start gathering quotes before the prior steps, but all contractors must be approved prior to applying for an Energy Saver loan. Abode will review the bids from each contractor, answer any questions you have about the proposed projects and help with decision making.

Who is helping me at this step?

Your Decarbonization Consultant will share the list of participating contractors with you, and it will then be your task to call contractors for quotes.

Please remember that for project work to qualify for financing, you will need to wait to initiate work until after you have closed on your Energy Saver Home Loan.

If your chosen contractor(s) are not already part of the contractor network, they will need to sign a basic agreement to participate in the program. Please see the steps outlining how contractors who are out of network can be enrolled below.

Please note: It is not the homeowner's job to enlist contractors in the program. Please reach out to your Decarbonization Consultant with any concerns about enrolling contractors.

What happens next and what can I do to get ready?

This step does take effort and patience. Please reach out for help as needed, either to your Abode Decarbonization Consultant or to the Climate Bank at the email listed below.

Who helps me if I feel stuck on this step?

If you have questions about the status of a contractor, please contact your Decarbonization Consultant. If your decarbonization consultant is unable to resolve your issue, please email info@massclimatebank.com and we will reply to your concern.

I have contractors who I want to work with, but they are not yet part of the Energy Saver Home Loan Program contractor network. What can I do?

Abode Energy Management is continuously building out a contractor network for the Energy Saver Home Loan Program. The purpose of this is to make sure contractors are licensed (for trades requiring licensure) and insured. If your chosen contractor(s) are not yet in the program network, here is what you can do:

Tell your Decarbonization consultant which contractors you want to see added to the Energy Saver network. Please share contractor contact information with Abode, either using the quote for work or another way.

Share the program enrollment form with your contractor. The Energy Saver Contractor webpage is a useful resource to share with contractors as it will provide information on the program, how to participate and apply to be an approved contractor. Each contractor will have to take the time to complete the form and produce the required documents. If your contractor is not able or willing to do this step, their work will not be eligible for the Energy Saver Home Loan.

Your Decarbonization consultant will then notify the Contract Network Manager at Abode about the contractors who you want added to the network. Abode will allow each contractor 72 hours to self-enroll in the program by completing the enrollment form linked above. After that Abode will follow up directly with each contractor. Please note that Abode will follow up, but each contractor must take time to provide the required evidence to enroll.

Your Decarbonization Consultant will be in contact with you on the enrollment status of your contractors. If you have questions about the status of a contractor, please contact your Decarbonization Consultant.



Step 4

Creating Your Loan Package

Once you have collected all contractor bids and finalized your project plan with the help of your Decarbonization Consultant, your Decarbonization Consultant will send you and your Concierge Service Provider (CSP) a customized Loan Project Summary via email. The Loan Project Summary will show your entire Energy Saver Home Loan project scope with information from all of your chosen contractors' bids. From there, your CSP will support you in assembling the full package of documents you will need to complete your loan application. You will be responsible for bringing all documents needed to apply for the Energy Saver Home Loan directly to your chosen participating lender.

Who is helping me at this step?

Both your Decarbonization Consultant and your Concierge Service Provider (CSP) contact will be helping you with this step. Your CSP contact person will be your main support person at this stage.

If you have remaining or additional questions about contractor bids, your Decarbonization Consultant is still available to help you.

What happens next and what can I do to get ready?

You will be working with your lender at this stage. Your lender will need the documents listed in the email sent to you by your Decarbonization Consultant. In some limited cases your lender may ask for additional documents to finalize your Energy Saver Home Loan application. You can prepare those items and reach out to your CSP contact person if you need help.

Step 4A: Loan Closing

Once your loan is closed, you will coordinate scheduling your projects with all contractors and can ask your Concierge Service Provider (CSP) for help with completing rebate and incentive applications. The lender will issue the initial payment checks at loan closing. These checks will be for 1/3 of the total project cost for projects over \$3000, and checks will be sent to you. One check will be sent for each scope of work listed on your Loan Project Summary.

For contracts under \$3000, the contractor will be paid in full after completion of their work and after satisfactory final inspection. Please note: all checks will be sent to you the borrower and all checks will

be payable to both the contractor and the borrower. Contractors have been informed of the method of payment.

After the initial payments have been made, your loan will be transferred to MassHousing. You will not be able to request final contractor payments until this transfer has occurred. You should hold on scheduling your contractors until after this transfer is complete.

If You Are Also Using a HEAT Loan

The Energy Saver Home Loan can be used along with a HEAT Loan. If you are using a HEAT Loan to help your project meet the 20% annual energy savings expectation, the Energy Saver Home Loan does support that. MassHousing will need confirmation that the HEAT loan scope of work has been completed to close your escrow account.

How do you confirm your HEAT loan scope of work is complete?

Sign an attestation to confirm your HEAT loan work is complete – Once your HEAT loan work is complete, sign the attestation which is available to you in the emasshousing platform

Abode Energy Management will confirm that the HEAT loan scope of work is done when they come to your home at the final inspection site visit.

Your escrow account will be closed after Abode confirms the work is completed. Any contingency money left in the escrow account will then be applied to the loan balance.

Who is helping me at this step?

You will be scheduling your projects with your contractors and filing for rebates and incentives. If you need help completing rebate or incentive applications, please reach out to your Concierge Service Provider (CSP) contact person for that help, they are ready to support you! If you have technical questions about rebates or incentives, you can also reach out to your Abode decarbonization consultant if needed.

What happens next and what can I do to get ready?

After your loan closes with your lender, MassHousing will become your loan servicer. Please keep your eye out for Welcome Letter materials from MassHousing. This Welcome Letter from MassHousing will include information on how to access MassHousingConnect. This is the website where you can:

- Access your Escrow Account information
- Request payment for your contractor(s) and track disbursements from your Escrow Account
- You can also modify your mailing address and update your phone number, so we can reach you if there are any concerns

Once you receive your Welcome Letter from MassHousing assigning you a loan number, you can visit www.masshousing.com/connect to register your account.



Step 5

Project Completion and Your Relationship with Mass Housing

As each project in your loan project summary is completed, you will need to reach out to Mass Housing via the MassHousingConnect website to document completion. Your contractors will need to complete the Quality Assurance (QA) form provided to them via email by Abode for each project. Your Decarbonization Consultant will then review the QA form and sign off on the project. Abode will let Mass Housing know that QA is complete and then final payment checks – full payment for projects under \$3,000 or the remaining 2/3 of the total project cost for those over \$3000 – will be mailed to you, the customer, and will be payable to both you and the contractor. Once all contractors have completed their work within the 12-month project period, your Decarbonization Consultant will come out to your home for a final inspection of all Energy Saver Home Loan projects.

“Change Orders” or Changes in work: If a contractor needs to increase (or decrease) the total charge for their work, please know that there is a 5% contingency available to cover cost increases. To access money to cover increased costs, please file a Change Order for MassHousing to review and approve. You can access a Change Order form on the MassHousingConnect website.

Who is helping me at this step?

MassHousing Home Ownership Lending will service your Energy Saver Home Loan for the duration of your loan. Please contact us through MassHousingConnect or ESHLP@masshousing.com with any questions regarding your Energy Saver Home Loan or Escrow Account. You may also speak with a Customer Service Representative between the hours of 9:00 a.m. and 5:00 p.m., Monday – Friday at 888.843.6432.

Note: If you have issues with the quality of work by a contractor, you do not have to authorize final payment until the work is completed correctly. If you have quality concerns with the work done by a contractor, please contact your Decarbonization Consultant before authorizing final payment to that contractor. Email the Climate Bank if you feel you need support with quality concerns. Reach out to info@massclimatebank.com and we will reply to your concern.

What happens next and what can I do to get ready?

Once all work is finalized and contractors have been paid, you can enjoy your home! Your loan will be serviced by MassHousing.

As part of the Energy Saver Home Loan program, you will receive a Pearl Certification for your home. Pearl is a nationally recognized standard for home performance. To learn more about Pearl Certification, click [here](#).

Some homeowners who participate in the Energy Saver Home Loan Program will be invited to participate in home energy monitoring. If you would like to know more about home energy monitoring please reach out to your Abode Decarbonization Consultant.

Energy Saver Home Loan Program

Contacts List

Concierge Service Providers (CSPs)

All In Energy

Serving homeowners in Andover, Cambridge, Haverhill, Lawrence, Methuen, North Andover

Main contact email: energysaver@allinenergy.org

Phone number: 978-574-7283

Program Staff:

Kelly Lynch: kelly@allinenergy.org

Serra Kilic: serra@allinenergy.org

Gabriela Cueto Polonio: gabriela@allinenergy.org

Cape Light Compact

Serving homeowners in Barnstable County, Dukes County, Nantucket County

Main contact email: energysaver@capelightcompact.org

Phone number: 800-797-6699

Program Staff:

Kate Coleman: katherine.coleman@capelightcompact.org

Dan Schell: dan.schell@capelightcompact.org

Center for Eco Technology (CET)

Serving homeowners in all other locations not served by All In Energy or Cape Light Compact

Main contact email: energysaver@cetonline.org

Phone number: 413-303-0667

Program Staff:

Mary Lydum-Long: energysaver@cetonline.org

Kristin Gagnon: energysaver@cetonline.org

Simon Siher: Simon.Siher.Bentolila@cetonline.org

Energy Service Provider (ESP)

Abode Energy Management

Main contact email: energysaver@abodeenergy.com

Phone number: 339-244-9002

Program Staff:

Seth Federspiel, Kenna Lauer, Haley Boccuzzi, Ben Hubbard, Melanie Shea, Joe Fisher, Mike Simons, and Warren Stred

Decarbonization Consultants:

Melanie Shea

melanie.shea@abodeenergy.com

Joe Fisher

joe.fisher@abodeenergy.com

Mike Simons

mike.simons@abodeenergy.com

Warren Stred

warren.stred@abodeenergy.com

Program Lenders and Lender Contacts

Lender	Contact Information
Avidia Bank	Shrenik Shah S.shah@avidiabank.com 774-760-1202
	Kelly Tierney K.Tierney@avidiabank.com 978-567-3619
	Tad Perachi (Tad's formal name is Edward) E.Perachi@avidiabank.com 978-567-3510
Bank Five	Renee Roberts 774-888-6136 renee.roberts@bankfive.com
Baycoast Bank <i>Staff at Baycoast Bank speak Spanish and Portuguese</i>	Dan Briand 508-675-4415 dbriand@baycoastbank.com
	Tyler Rocha 508-235-9404 trocha@baycoastbank.com

Bristol County Savings Bank <i>Staff at Bristol County Savings Bank speak Spanish and Portuguese</i>	Fadra Northrup 508-324-36313 fadra.northrup@bcsbmail.com (Fadra speaks Portuguese)
Cape Cod Five Cents Savings Bank	Elizabeth Stevens 508-247-5532 estevens@capecodfive.com
Fidelity Bank	Barbara Yanke 978-870-1413 Byanke@fidelitybankonline.com
Greylock Federal Credit Union	Kaci Nowicki (413) 236-4879 knowicki@greylock.org
Nectar Community Investments <i>Staff at Nectar Community Investments speak Spanish</i>	Jennifer Sanchez 978-252-3656 jennifer.sanchez@nectarinvests.org
Holyoke Credit Union	Brian Risler 413-278-6849 Brisler@holyokecu.com
Monson Savings Bank	Terry Poloski 413-267-1232 tpoloski@monsonsavings.com

