

## GREEN CHOICE LENDING

Whether purchasing, refinancing, retrofitting or building from scratch, our green choice lending programs allow for added efficiency at home and in the financing process.



### ENERGY EFFICIENT MORTGAGE

Take a look at some of the advantages of buying green with Olympia Federal Savings:

- 1 PROVIDES MORE BORROWING POWER:** We consider your future energy savings to qualify you for greater buying potential. Using the Home Energy Rating System (HERS) report to determine your eligibility, this realized value is available to those with a rating of 55 or lower<sup>†</sup>.
- 2 LENDS UP TO 85% WITHOUT PRIVATE MORTGAGE INSURANCE ON LOANS \$724,999 AND BELOW**
- 3 QUALIFIES FOR A REDUCTION IN LOAN FEES\***



### RETROFIT H.E.L.P.

Our Home Equity Loan Program (H.E.L.P) is for upgrading or retrofitting your home with energy-efficient components.

- 1 BORROW UP TO 90% OF YOUR HOME'S VALUE**
- 2 LOAN FEE WAIVED WITH LOW CLOSING COSTS**  
(With all proceeds for upgrades done by a licensed contractor.)
- 3 REDUCED INTEREST RATE**



### EXAMPLES OF ELIGIBLE UPGRADES:

Ductless Heating System  
Window — Low E  
Upgraded Insulation/Sheetrock  
Tankless Water Heater  
Energy Efficient Appliances  
Solar Panels

### WE'RE HERE TO HELP

(360) 754-3400 OR (800) 865-3470

#### BRANCH LOCATIONS:

8:30 AM - 5:30 PM; MONDAY - FRIDAY

#### 8 LOCAL BRANCHES TO SERVE YOU:

Downtown Olympia, West Olympia,  
Belfair, Lacey, Tumwater, Yelm Highway,  
Hawks Prairie and Yelm

[WWW.OLYFED.COM/LOCATIONS.ASPX](http://WWW.OLYFED.COM/LOCATIONS.ASPX)

<sup>†</sup> HERS efficiency is measured in a range from 0 to 150; 0 being the most efficient. The HERS rating is a result of a Residential Energy Analysis (REA) report. Need help in getting a REA report underway? Contact us and we'll connect you with a Loan Officer that will be happy to assist.

\* .50% off loan fee for homes \$724,999 and below.