Welcome to Our Solar Power Hour!

GROW SOLAR
METRO EAST

- Introduction to Zoom
- Sign up for a free site assessment by following the link in the chat

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Lewis & Clark Community College
Think Green. Live Green.
www.lc.edu/green

Madison County
Planning & Development
Plan | Grow | Sustain

Cool Cities Committee
Glen Carbon

Sierra Club

City of Alton, Illinois
Excelsior
1837

Belleville
Illinois
Founded • 1814

Collinsville
Illinois

Columbia
Illinois

Village of
East Alton

City of
Edwardsville
Illinois

Edwardsville
Cool Cities Committee

Village of Glen Carbon
Eighteen Hundred Ninety Four

Godfrey
Climate Protection and Energy Efficiency Committee | CPEEC

Granite City
Illinois

Village of
Hamel
Illinois

The Village of
Maryville
Come Grow With Us

The City of
Troy
Illinois
Everything Within Reach

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Illinois Power Agency Consumer Protection Brochure

ILLINOIS SHINES

Supporting Solar Development in Illinois

Illinois Shines and the Adjustable Block Program are administered by InClime, Inc. on behalf of the Illinois Power Agency, an independent state government agency.

What is Illinois Shines?[1]

Illinois Shines is the brand name of the **Adjustable Block Program**, a state-administered program for new solar photovoltaic ("PV") systems. The program provides payments in exchange for 15 years of Renewable Energy Credits ("RECs") generated by new PV systems. These payments, made by Illinois utilities, vary depending on the system's size and where it is located. Participating in Illinois Shines is the same thing as participating in the Adjustable Block Program.

What are RECs and why are they valuable?

RECs represent the *environmental value* of the electricity generated from solar panels, but not the electricity itself. Whoever owns the RECs has the right to say they used that solar power. Utilities must purchase RECs to meet their obligation to supply a certain amount of power from renewable energy. RECs can also be valuable to businesses seeking to be able to say that they use solar power.

A home PV system might generate 50-200 RECs over 15 years. By participating in Illinois Shines, you will transfer the RECs from your PV system to an Illinois electric utility. Selling your RECs will not affect your PV system's production.

For more information on RECs, see a video at *vimeo.com/113250210*.

Do you have to allow your RECs to be sold in order to go solar?

Although you can keep your RECs or sell them to someone besides utilities, participating in Illinois Shines and thus allowing your RECs to be sold to a utility is likely to be your best financial option. Selling your RECs through this program will make it more likely that your PV system will save you money.

Photo: ThinkStockPhotos/deniathewise

What information will you receive before you sign an installation contract?

Your contractor is required to provide you with an Illinois Shines Standard Disclosure Form. It includes contact information for everyone who has a part in your solar contract, information about the installation process, and an estimate of your system's costs and how much money you may save. Review this form carefully.

What are the financing and ownership options when installing solar?

The most common options are 1) buying the system, 2) leasing the system, or 3) signing a Power Purchase Agreement ("PPA"). If you lease or sign a PPA, you don't own the system, but you get many of the benefits. For more information, see *www.cesa.org/resource-library/resource/a-homeowners-guide-to-solar-financing-leases-loans-and-ppas*.

When deciding on the best option for you, consider:

- If you're buying the system, how much will it cost? Will you take out a loan to pay for it? How do the loan payments compare to projected reductions in your monthly electric bill?
- If you're leasing, how much is your monthly lease payment? How does that compare to projected reductions in your monthly electric bill? Do you have to put money down at the start?
- If you're signing a PPA, how much is the per kilowatt hour price for the energy produced? How does that compare to your current electricity rate? Do you have to put money down at the start?
- Does your lease or PPA include an escalation clause that increases the amount of payments over time? If so, by how much do payments increase?

Going solar is a major decision, so exercise the same caution you would when making other major consumer decisions. It is good to get quotes from at least three contractors and to check references. Also, make sure to read and understand the entire contract before signing it.

If you get solar panels, are you guaranteed to save money?

You are not guaranteed to save money unless your contract includes an explicit guarantee. The questions below will affect whether you save money.[2] You can answer some questions yourself, while others can be answered by your installer or sales agent.

- **What per kilowatt-hour rate are you currently paying for electricity?**
  The higher the electricity rate before you go solar, the more money you can potentially save.
- **Is your roof good for solar?**
  The direction your roof faces and how much shade it gets will affect how much electricity roof-mounted PV will generate. The roof's condition should also be considered.
- **How much electricity will the system generate?**
  If your system produces more electricity than you use over an annual period, you may not receive credit for all the electricity generated.
- **How much money will you receive for RECs?**
  The Approved Vendor will be paid by a utility for your system's RECs and may use some of that money to reduce your cost of going solar.
- **Can you use the federal Investment Tax Credit?**
  If you buy your system, you may qualify for a substantial federal income tax credit. Consult your tax adviser.
- **How long do you expect to stay in your home or business location?**
  If you lease or sign a PPA, you may be required to buy out the contract if you move. Read your contract to find out what happens if you move.

What is net metering and how do you enroll?

Net metering measures the electricity your PV system produces and credits you for it on your electric bill. If you buy electricity from your utility (e.g., basic service or hourly pricing), you must contact the utility to enroll in net metering. If you buy electricity from a Retail Electric Supplier (e.g., through municipal aggregation or an individual contract), you must contact the supplier to enroll in net metering. If you later change your electricity supplier, you will need to re-enroll in net metering with your new supplier. Failure to enroll or re-enroll may significantly impact the value you receive from your PV system.

Photo: Binate Energy

Consumer rights

For your PV system to participate in Illinois Shines, an Approved Vendor will submit your PV system for application to the program. (The Approved Vendor will be identified on the Standard Disclosure Form you receive.) If the application is approved and after the system starts operating, the Approved Vendor will receive payments for the first 15 years of your system's RECs. **You have a right to request information** about your system's application status and how much a utility is paying for its RECs. Some of that information will be on the Standard Disclosure Form. The Approved Vendor must respond to issues related to ensuring that your PV system is generating electricity and producing RECs. Only companies that are Approved Vendors can submit your system to participate in the program.

IPA
ILLINOIS POWER AGENCY

Complaint procedures

If you have a problem related to your PV system or the sales process, **first try to resolve it with your installer or the Approved Vendor**. If you can't agree about how to solve the problem, **you may contact the Illinois Shines/Adjustable Block Program Administrator** by emailing *admin@illinoisshines.com* or by calling 877-783-1820.

If you have been subject to fraudulent or deceptive sales practices, the Illinois Attorney General's Consumer Protection Division may be able to help. Customers can contact it at:

Chicago
800-386-5438 | TTY: 800-964-3013

Springfield
800-243-0618 | TTY: 877-844-5461

Carbondale
800-243-0607 | TTY: 877-675-9339

Spanish Language
866-310-8398

For more information, go to www.illinoisshines.com

1 This brochure is designed primarily for customers of Ameren Illinois Company, Commonwealth Edison Company, and MidAmerican Energy Company. For consumers in electric cooperative, municipal utility, or Mt. Carmel Public Utility territories, some policies—such as net metering—may vary. Contact those utilities for details.

2 Commercial and multi-family residential buildings may be eligible for a rebate for a smart inverter. See *https://illinoissolar.org/blog/617261*; also see *www.comed.com/SmartEnergy/InnovationTechnology/Pages/DGRebate.aspx* and *www.ameren.com/illinois/electric-choice/renewables/distributed-generation*.

JANUARY 2019

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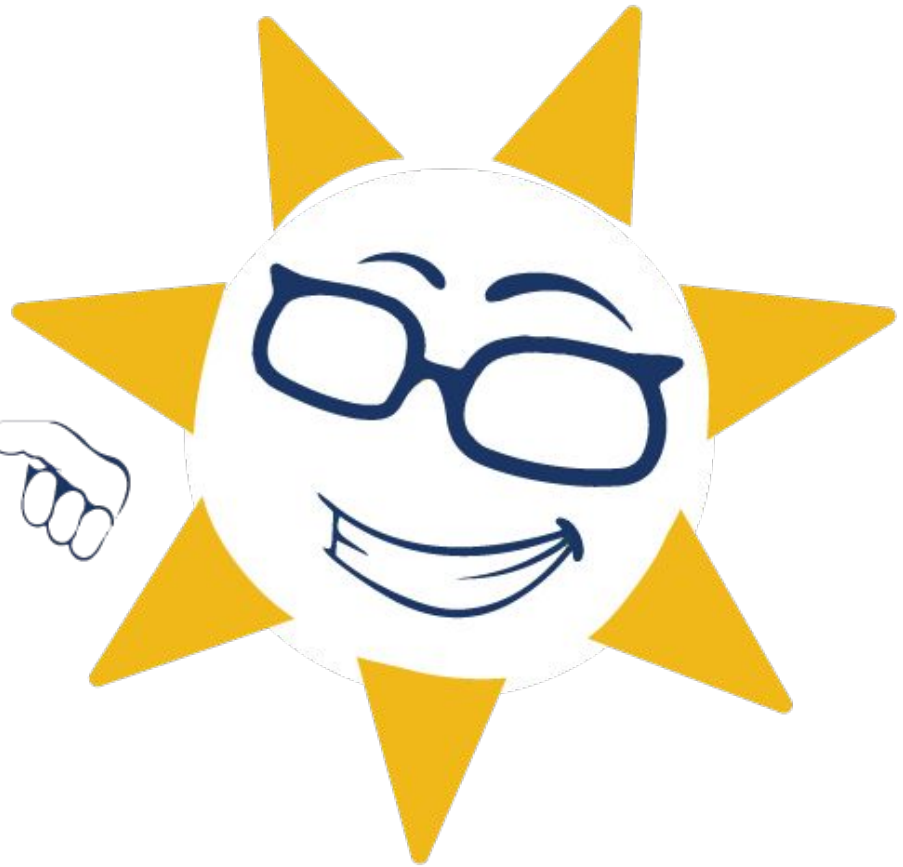
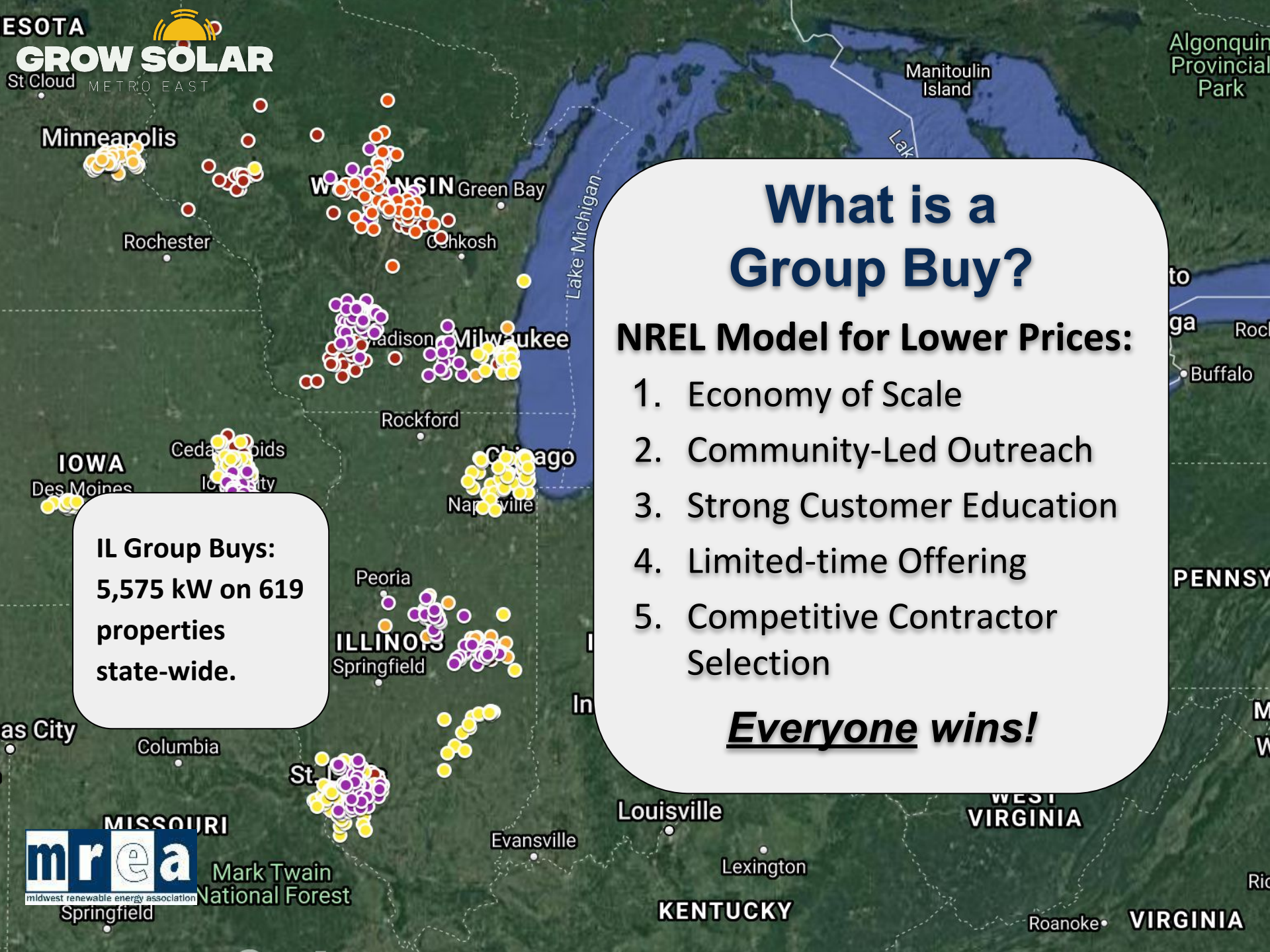
It's time for a poll!



Today's Agenda

- What is the GSME Group Buy Program?
- How does Solar Power work?
- Costs and cost-saving incentives
- How to begin your solar journey

> We hope to simplify a complex topic <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Minneapolis
St Cloud
Rochester
Green Bay
Oshkosh
Lake Michigan
Manitoulin Island
Algonquin Provincial Park
Milwaukee
Madison
Rockford
Chicago
Naperville
IOWA
Des Moines
Peoria
ILLINOIS
Springfield
Columbia
MISSOURI
Mark Twain National Forest
Springfield
Evansville
Louisville
Lexington
KENTUCKY
WEST VIRGINIA
VIRGINIA
Roanoke
Buffalo
PENNSY
IL Group Buys:
5,575 kW on 619 properties state-wide.
What is a Group Buy?
NREL Model for Lower Prices:
1. Economy of Scale
2. Community-Led Outreach
3. Strong Customer Education
4. Limited-time Offering
5. Competitive Contractor Selection
Everyone wins!
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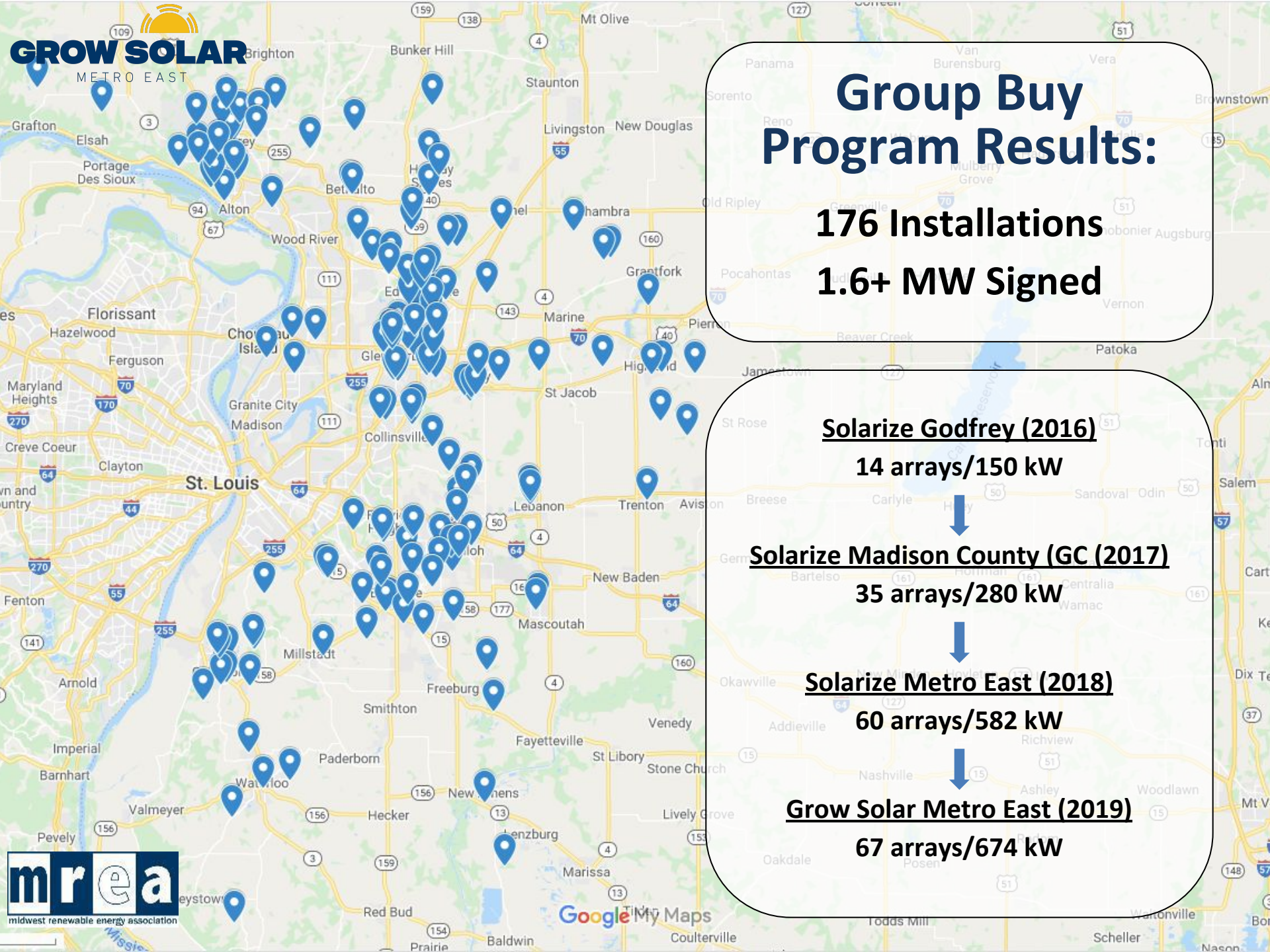
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Group Buy Program Results:
176 Installations
1.6+ MW Signed
Solarize Godfrey (2016)
14 arrays/150 kW
Solarize Madison County (GC (2017)
35 arrays/280 kW
Solarize Metro East (2018)
60 arrays/582 kW
Grow Solar Metro East (2019)
67 arrays/674 kW
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Google My Maps

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Grow Solar Metro East Group Buy Program

- **30 Virtual Solar Power Hour** outreach sessions.
- Open to **Calhoun, Madison, Monroe** and **St. Clair County** residents, businesses, farms & nonprofits. **System sizes 3.8 - 35 kW DC.**
- **All-in Pricing**. Program pricing includes turnkey design, permitting, components, installation
- **Additional rebates** as more arrays are installed in Grow Solar territory
- **Deadline: August 31**
- **MO residents can participate in Grow Solar St. Louis**

StraightUp SOLAR

Certified B Corporation

Certified AMICUS Member

AMICUS O&M COOPERATIVE

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About StraightUp Solar

- Founded in 2006
- Serves IL and MO
- Won 12 MREA group buy programs
- 1400+ installations
- Part of Amicus Solar Cooperative
- Certified B Corporation
- 75+ Employees with over 30% with NABCEP Certification
- Tesla Powerwall and REC Premium Installer
- 10-year workmanship and production warranty

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How Does Solar Work?

Part 2 of 5

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What's a Kilowatt (kW) and a Kilowatt Hour (kWh)?

KILOWATT HOUR (kWh)
a unit of energy used or produced. This is what shows up on your bill.

KILOWATT (kW)
a measurement of capacity: how big your array is.

Every home's system size and energy use is different.

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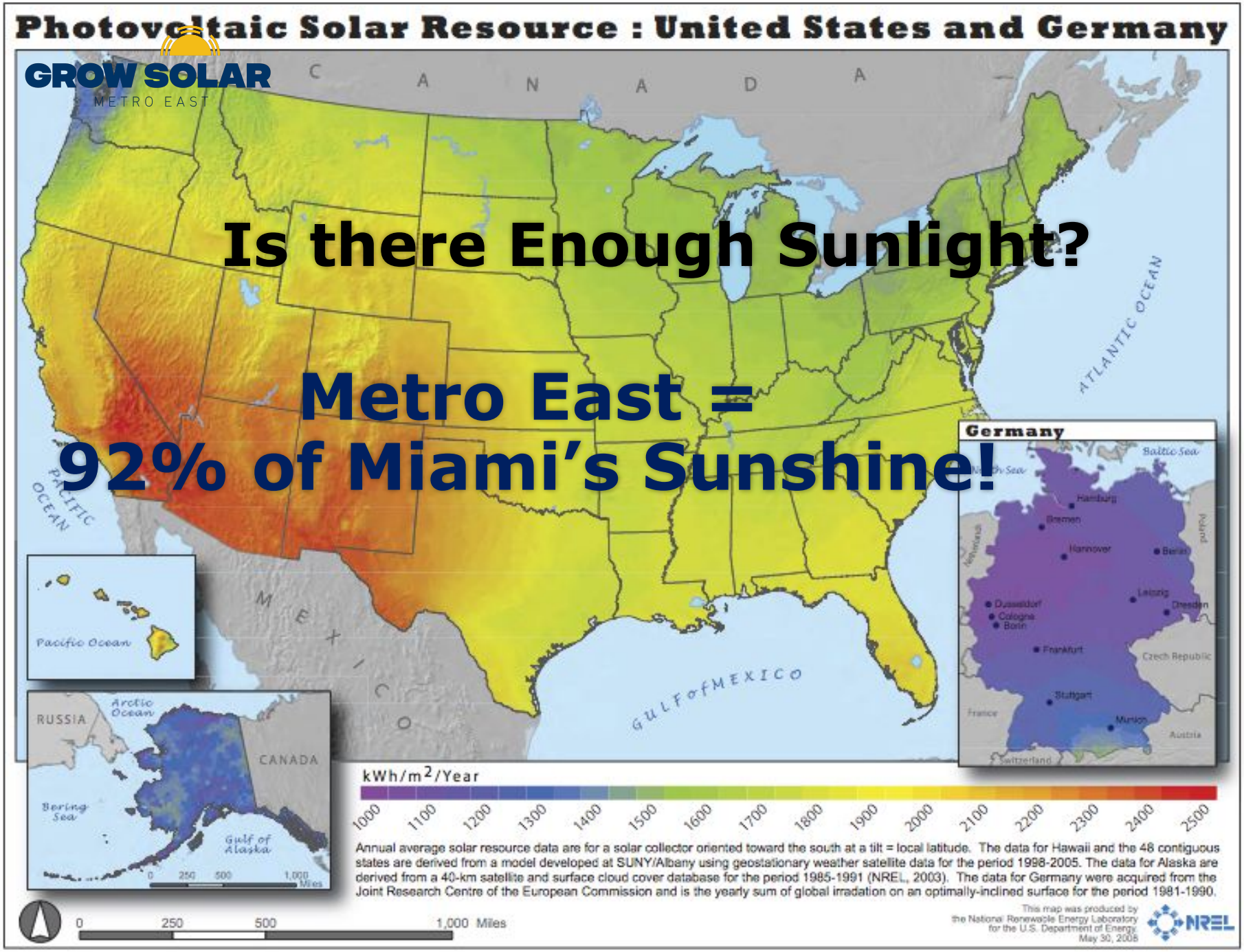
Photovoltaic Solar Resource : United States and Germany
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Is there Enough Sunlight?
Metro East =
92% of Miami's Sunshine!
CANADA
ATLANTIC OCEAN
PACIFIC OCEAN
MEXICO
GULF of MEXICO
Germany
Baltic Sea
Hamburg
Bremen
Hannover
Berlin
Leipzig
Dresden
Düsseldorf
Cologne
Bonn
Frankfurt
Czech Republic
Stuttgart
France
Munich
Austria
Switzerland
Pacific Ocean
RUSSIA
Arctic Ocean
CANADA
Bering Sea
Gulf of Alaska
0 250 500 1,000 Miles
kWh/m2/Year
1000 1100 1200 1300 1400 1500 1600 1700 1800 1900 2000 2100 2200 2300 2400 2500
Annual average solar resource data are for a solar collector oriented toward the south at a tilt = local latitude. The data for Hawaii and the 48 contiguous states are derived from a model developed at SUNY/Albany using geostationary weather satellite data for the period 1998-2005. The data for Alaska are derived from a 40-km satellite and surface cloud cover database for the period 1985-1991 (NREL, 2003). The data for Germany were acquired from the Joint Research Centre of the European Commission and is the yearly sum of global irradiation on an optimally-inclined surface for the period 1981-1990.
0 250 500 1,000 Miles
This map was produced by the National Renewable Energy Laboratory for the U.S. Department of Energy May 30, 2008
NREL

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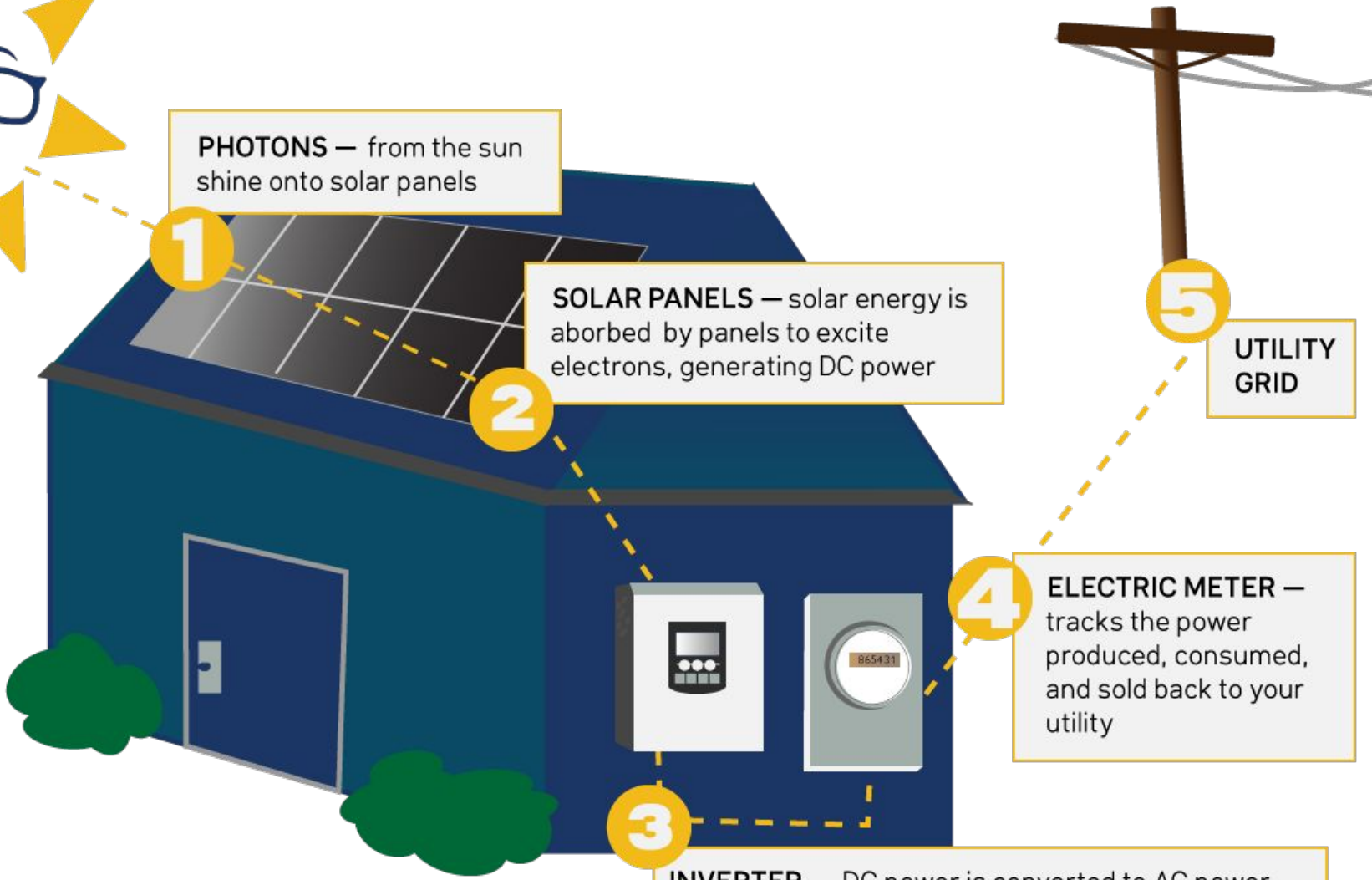
How Solar Works...



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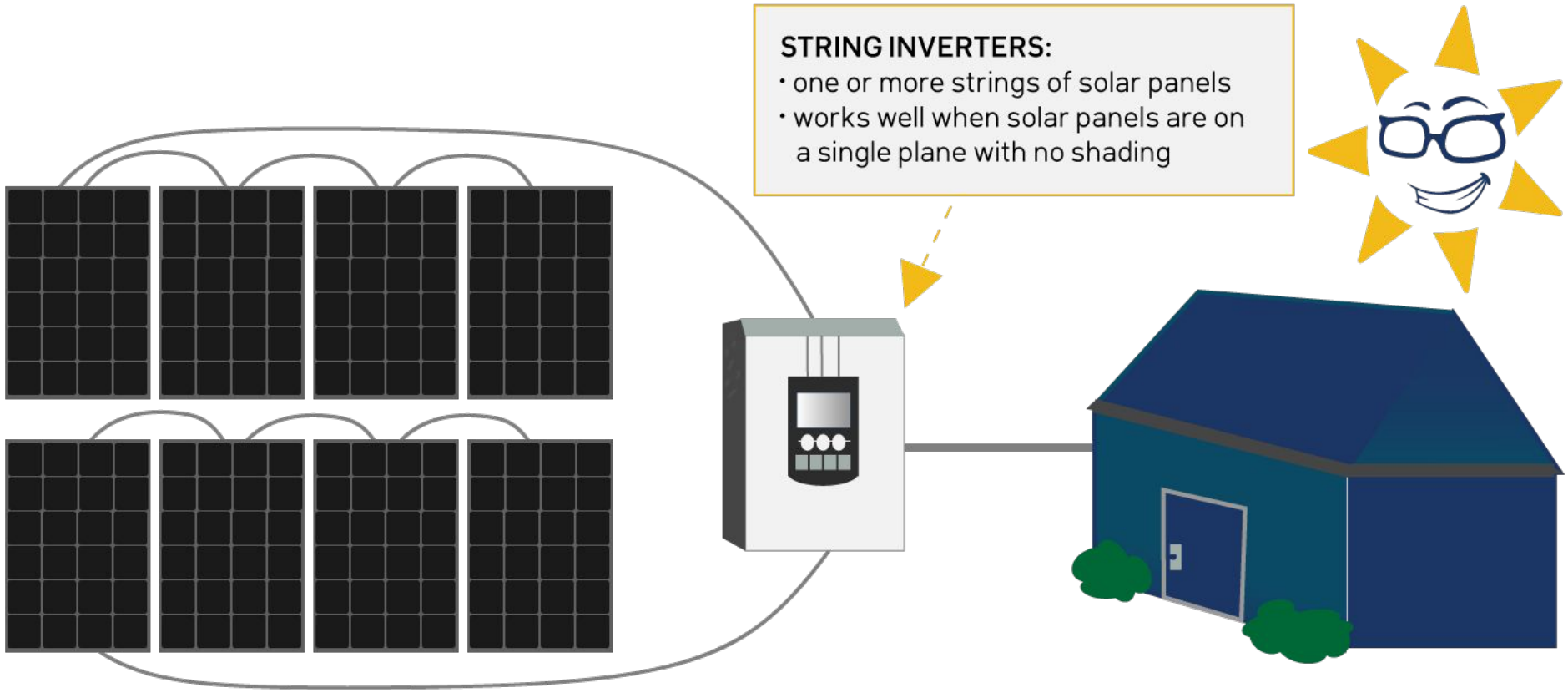
Inverter: The heart of the solar array



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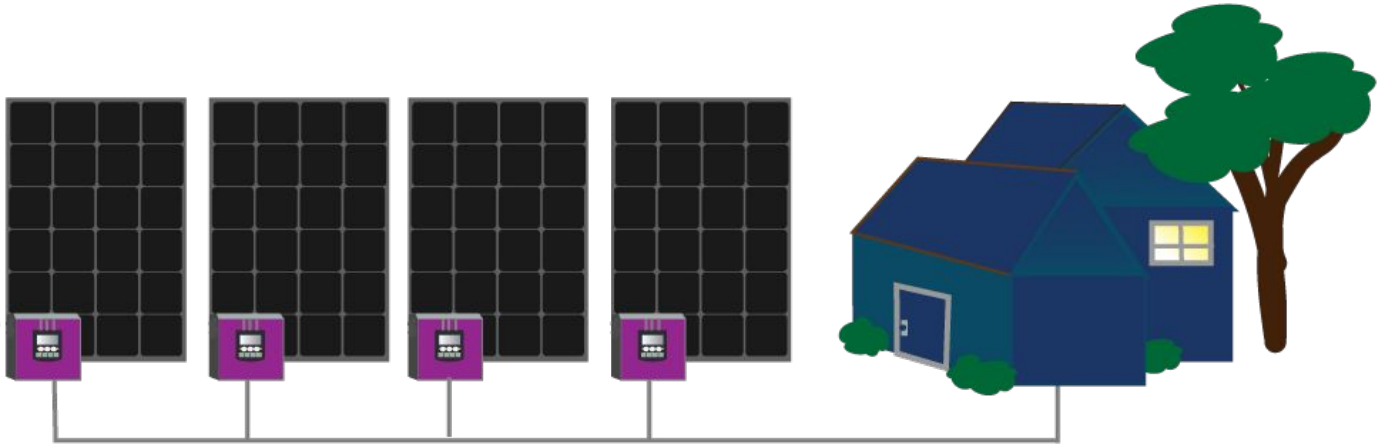
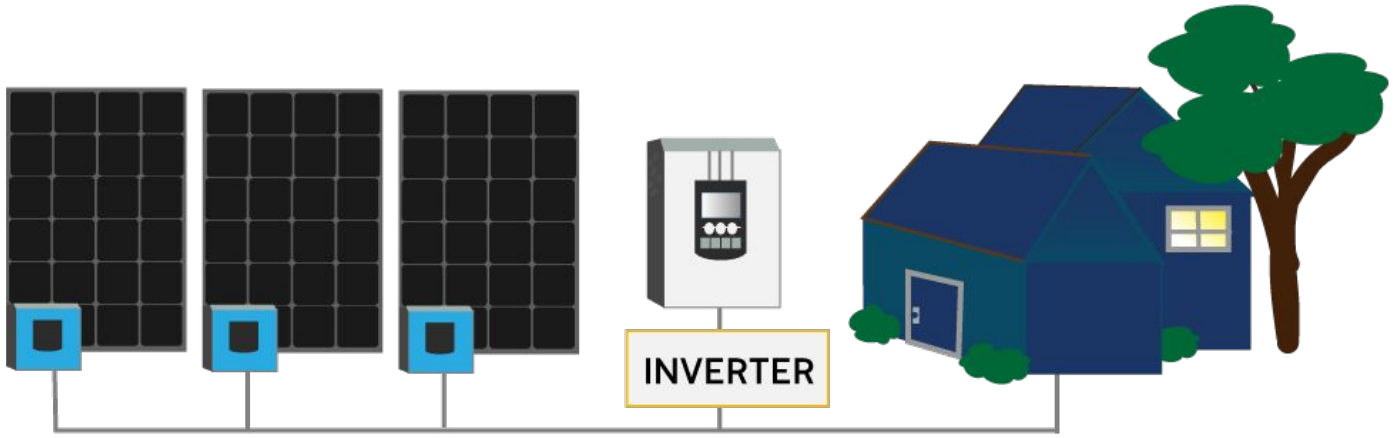
Inverter: The heart of the solar array

MICRO INVERTERS:
- one microinverter per panel
- function well on roofs with shade or multiple panel orientations



POWER OPTIMIZERS:
- one optimizer per panel,plus central string inverter
- function well on roofs with shade or multiple panel orientations



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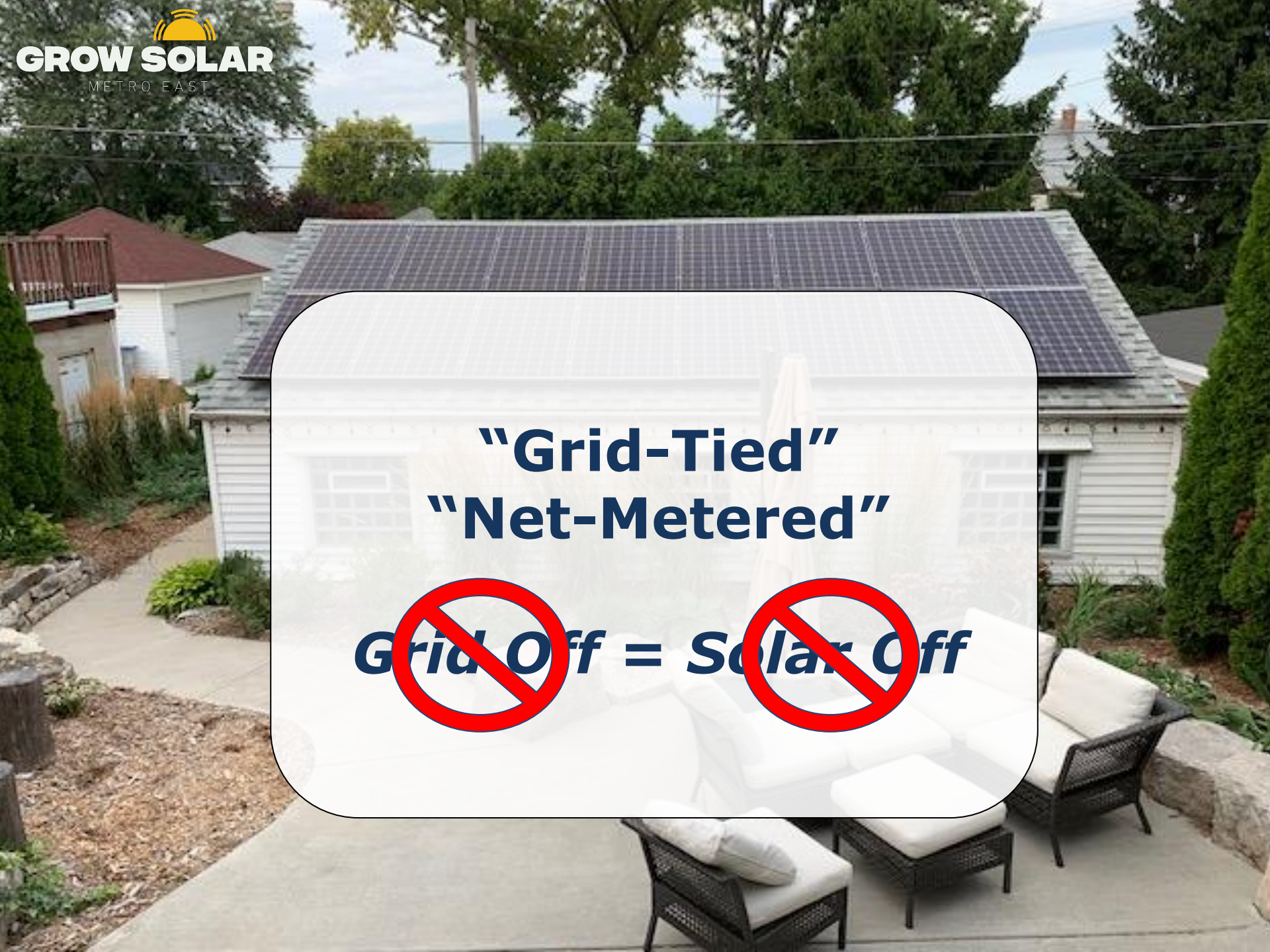

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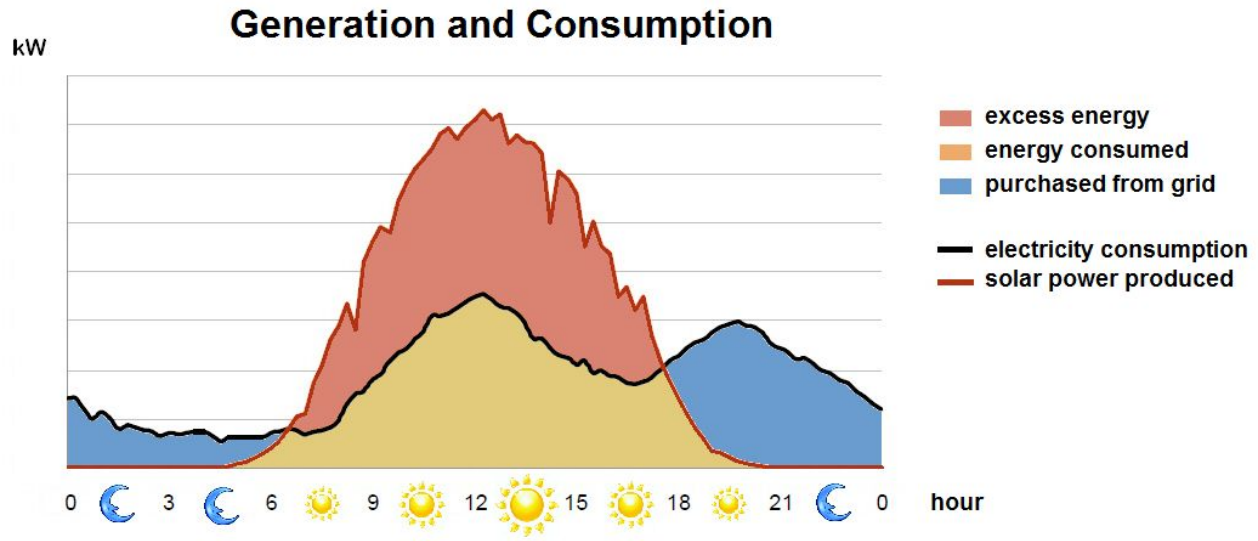
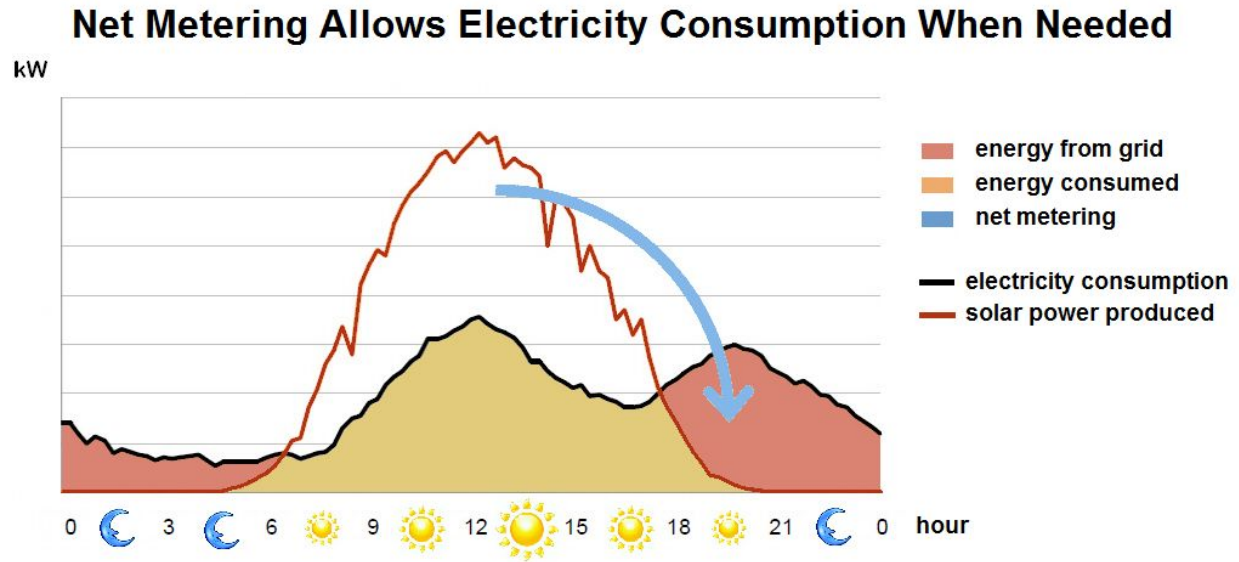
"A Day in the Life" of a Grid-Tied/Net Metered Home





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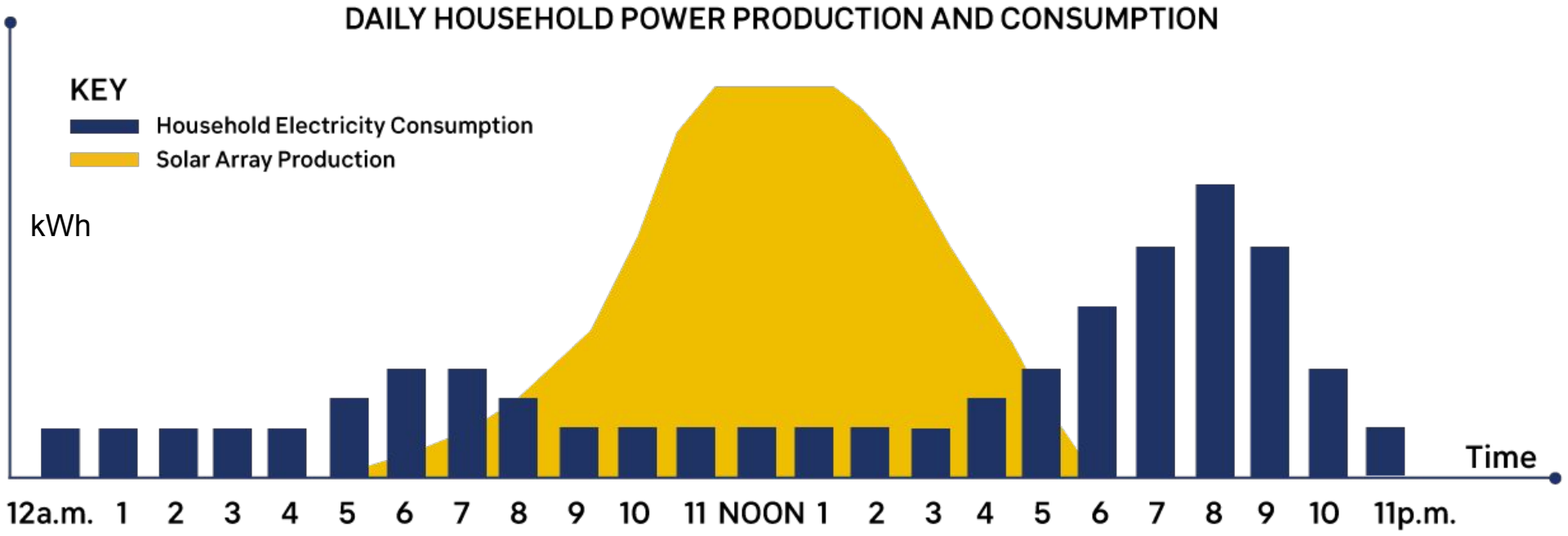
"A Day In The Life"
Of a Grid Tied, Net Metered Solar Array

- **Generally calculated on a monthly basis**
  - **Ameren, Southwestern Electric Coop & Muni's have different policies**



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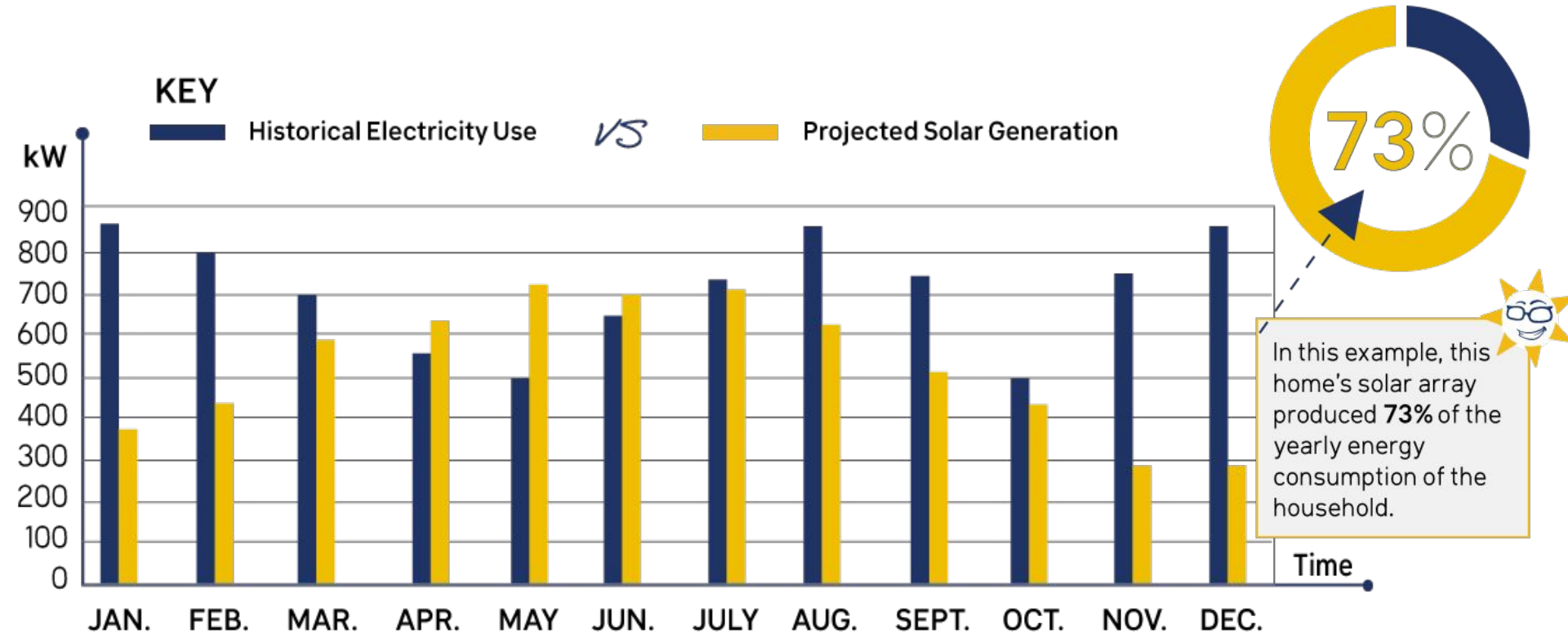
"A Year In The Life"
Of a Grid Tied, Net Metered Solar Array



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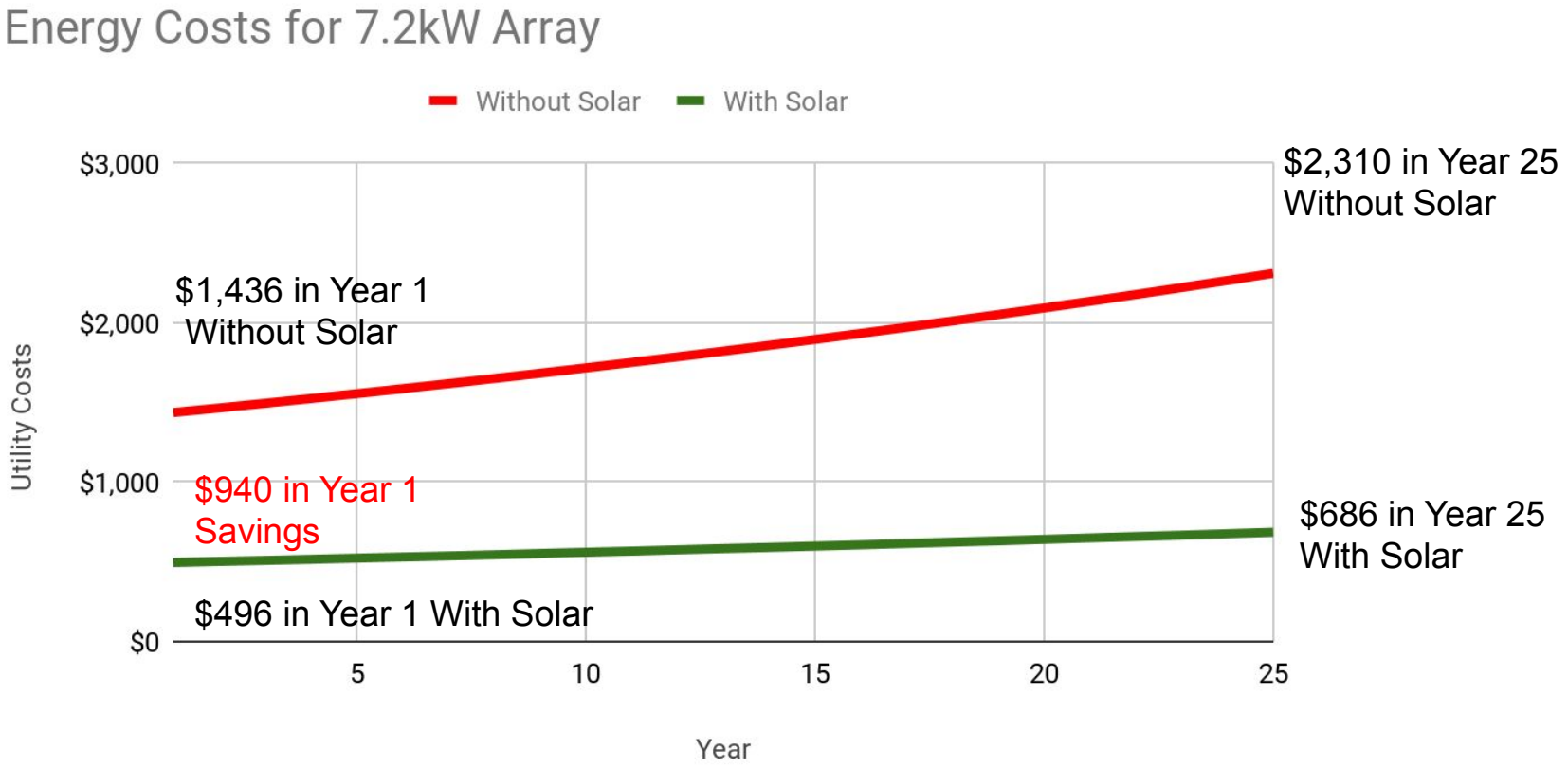
Reduce Your Energy Bill



Estimated electric bill over 25 Years: 11.4 cents/kWh + 2.0% annual increase

25-year electricity cost post-solar: 6.5 cents/kWh

Estimated 25-Year Savings: $31,352!

Ameren ILLINOIS

AmerenIllinois.com
Customer Service 1.800.755.5000

Statement Issued	05/22/2019
Amount Due	$
Due Date	Jun 12, 2019

Account Number
Customer Name

Service Address
BELLEVILLE, IL 62220

Payment Details

	DATE	AMOUNT
Payment Received	April 26, 2019	

Electric Service Residential Billing Detail - Rate Zone III — 04/10/2019 - 05/15/2019 (35 days)

Electric Meter Read for 04/10/2019 - 05/15/2019 (35 days)

READ TYPE	METER NUMBER	CURRENT METER READ	PREVIOUS METER READ	READ DIFFERENCE	MULTIPLIER	USAGE
Total kWh	72260189	389.0000 Actual	0.0000 Actual	389.0000	1.0000	389.0000
Peak kW	72260189	6.1940 Actual	0.0000 Actual	6.1940	1.0000	6.1940
kWh Out	72260189	902.0000 Actual	0.0000 Actual	902.0000	1.0000	902.0000

Usage Summary

Total kWh	389.0000	Non-Summer kWh	389.0000
On-Site Excess Gen kWh	-902.0000	Delivery Net Total kWh	-513.0000
Del Prior Carryovr Gen	0.0000	Delivery Net Billable kWh	0.0000
Delivery Carryovr Gen kWh	-513.0000	Supply Net Total kWh	-513.0000
Supply Prior Carryovr Gen	0.0000	Supply Net Billable kWh	0.0000
Supply Carryover Gen kWh	-513.0000		

Smart Meter — Net Metering-Method A/C-Non-TOU

	CHARGE DESCRIPTION	USAGE	UNIT	RATE	CHARGE
Electric Delivery	Customer Charge				$8.20
Ameren Illinois	Meter Charge				$5.74
DS-1 Residential Delivery Service					

Energy Used From The Grid

Net Metering Value

Energy Sent To The Grid

Total Charges = $13.94

04916 6126084 010449 020897 0002/0002

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Smart Meter — Net Metering-Method A/C-Non-TOU

	CHARGE DESCRIPTION	USAGE	UNIT	RATE	CHARGE
Electric Delivery Ameren Illinois DS-1 Residential Delivery Service	Customer Charge				$8.20
	Meter Charge				$5.74
				Electric Delivery	**$13.94**
Electric Supply Homefield Energy Municipal Agg Traditional Rate	Total Energy Charge ($/kWh)		kWh	@ $ 0.05600000	$0.00
				Electric Supply	**$0.00**
				Total Electric Charges	**$13.94**

Base Service Delivery Charge

Zero Energy Charge!

Details From Your Electric Supplier

Homefield Energy
www.homefieldenergy.com
866.694.1262

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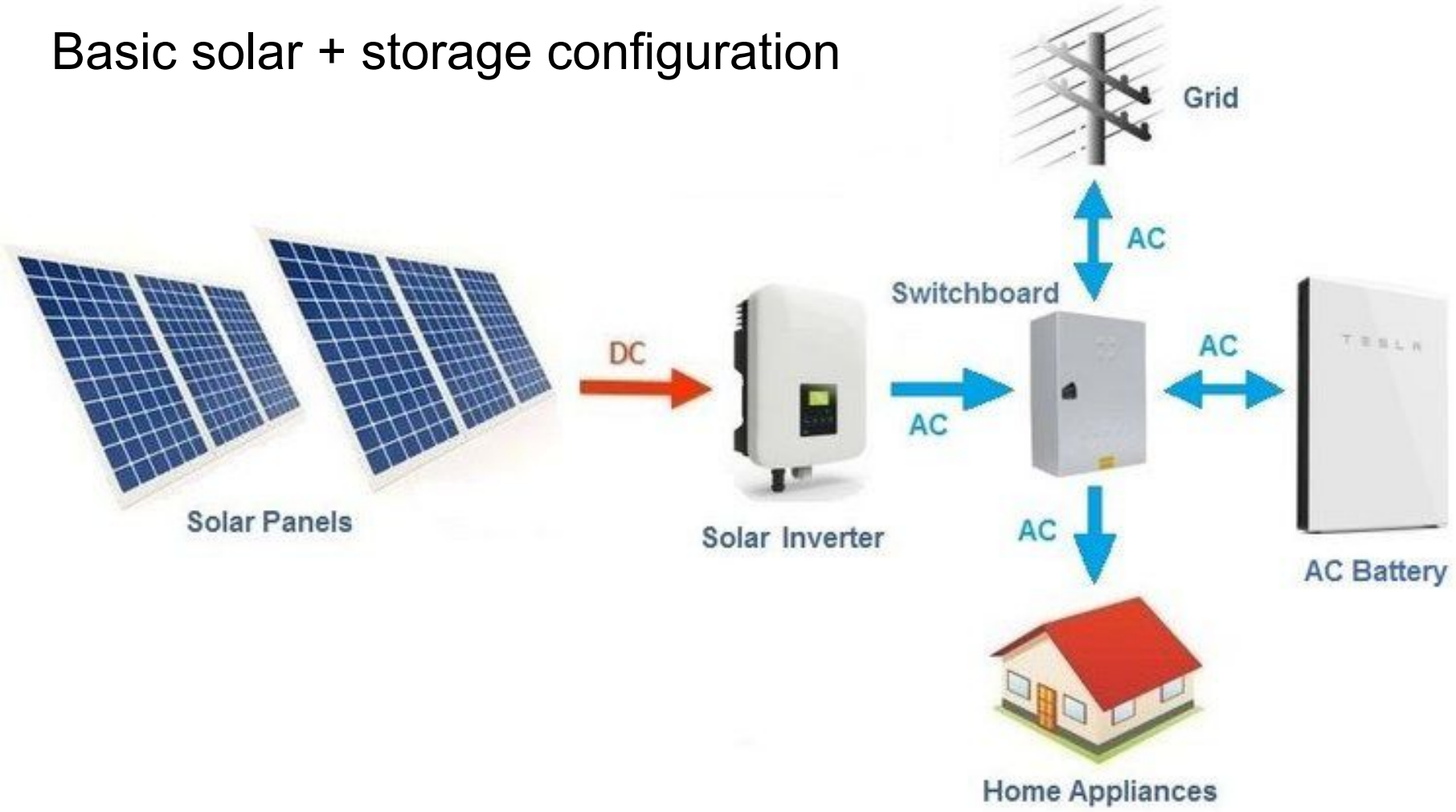
Solar + Storage

Basic solar + storage configuration



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Solar + Storage

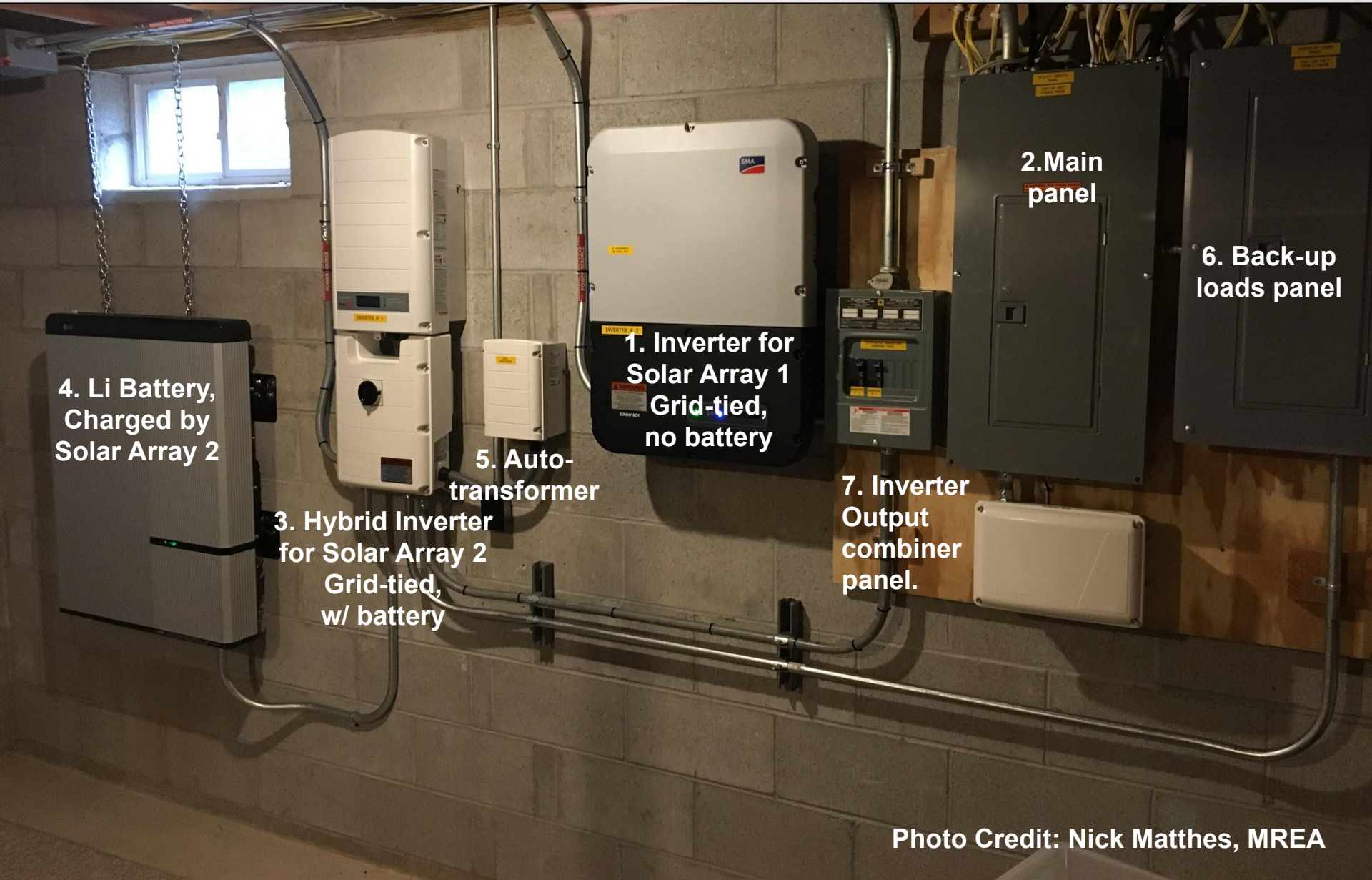


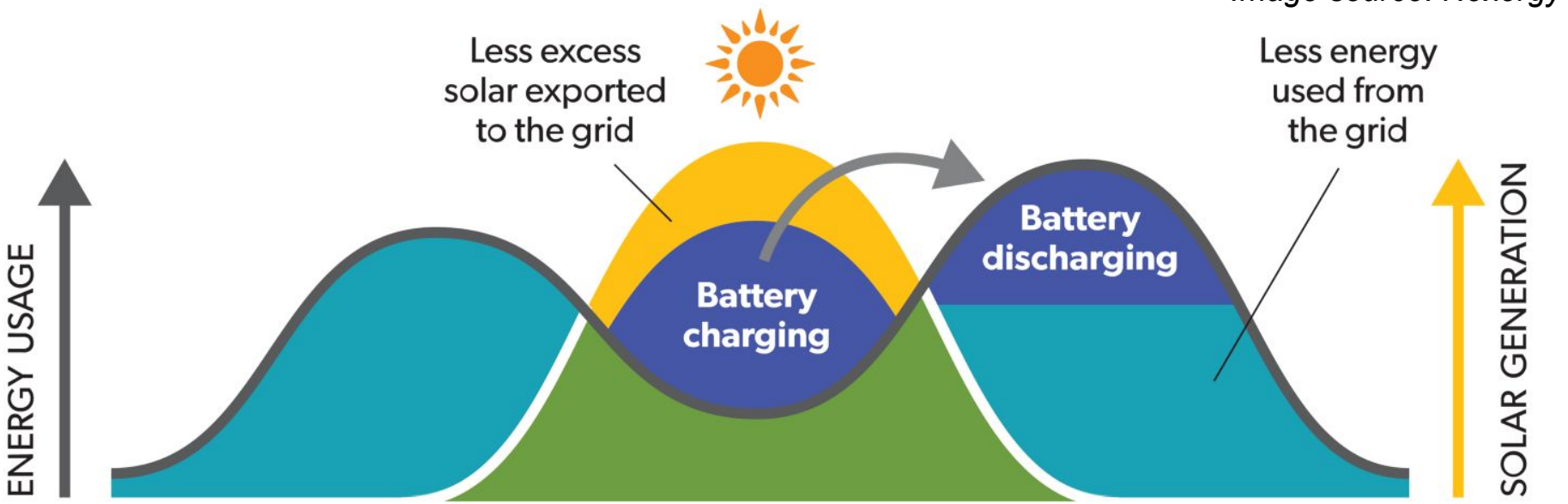
Photo Credit: Nick Matthes, MREA

Solar + Storage

Financial cases for batteries

- **Time of Use (TOU)** If your utility charges you different rates depending on the time of day that electricity is being used...
- **Demand Charges** Some utilities have demand charges, meaning your electricity rate varies based on your peak demand, which is the period of time during the billing cycle that you use the greatest amount of electricity (usually calculated in 15 minute increments).
- **Net Metering** If the excess generation from your solar array is credited at avoided cost rates (i.e. wholesale electricity prices)....

Image source: Nexergy



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Options & Considerations
Part 3 of 5

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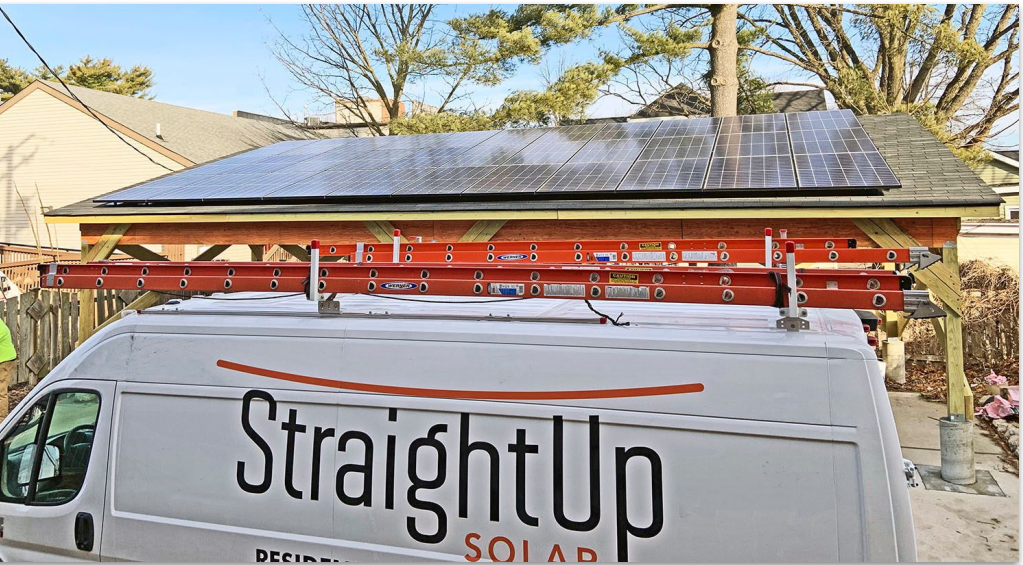
Flexible Installation Options



Is Your Site Suitable for Solar?

- Need a good solar “window”
  - South is ideal, but East + West only reduces production ~20%
- Other Environmental Concerns
  - Shading
  - Snow / Hail
  - Wind Loading
  - Squirrels
- Homeowner’s insurance may cover solar at minimal additional expense.

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It's time for a poll!

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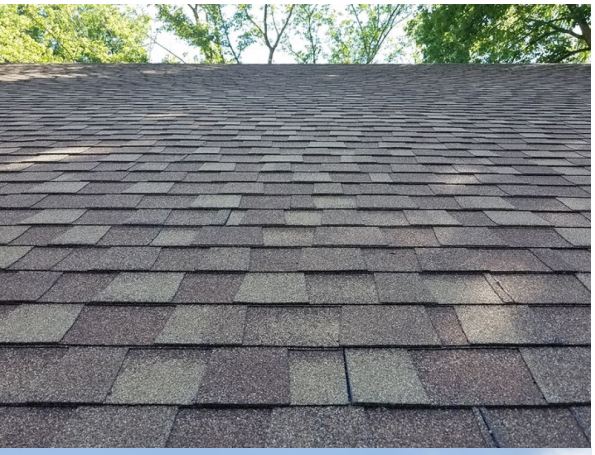
Every Home Is Different



- System size and design
- Age & type of roof
- Panel type
- Inverter type
- Slope, height of roof
- Complexity of electrical interconnection
- Multiple PV arrays
- Energy storage?

Pricing Varies by Site & Needs

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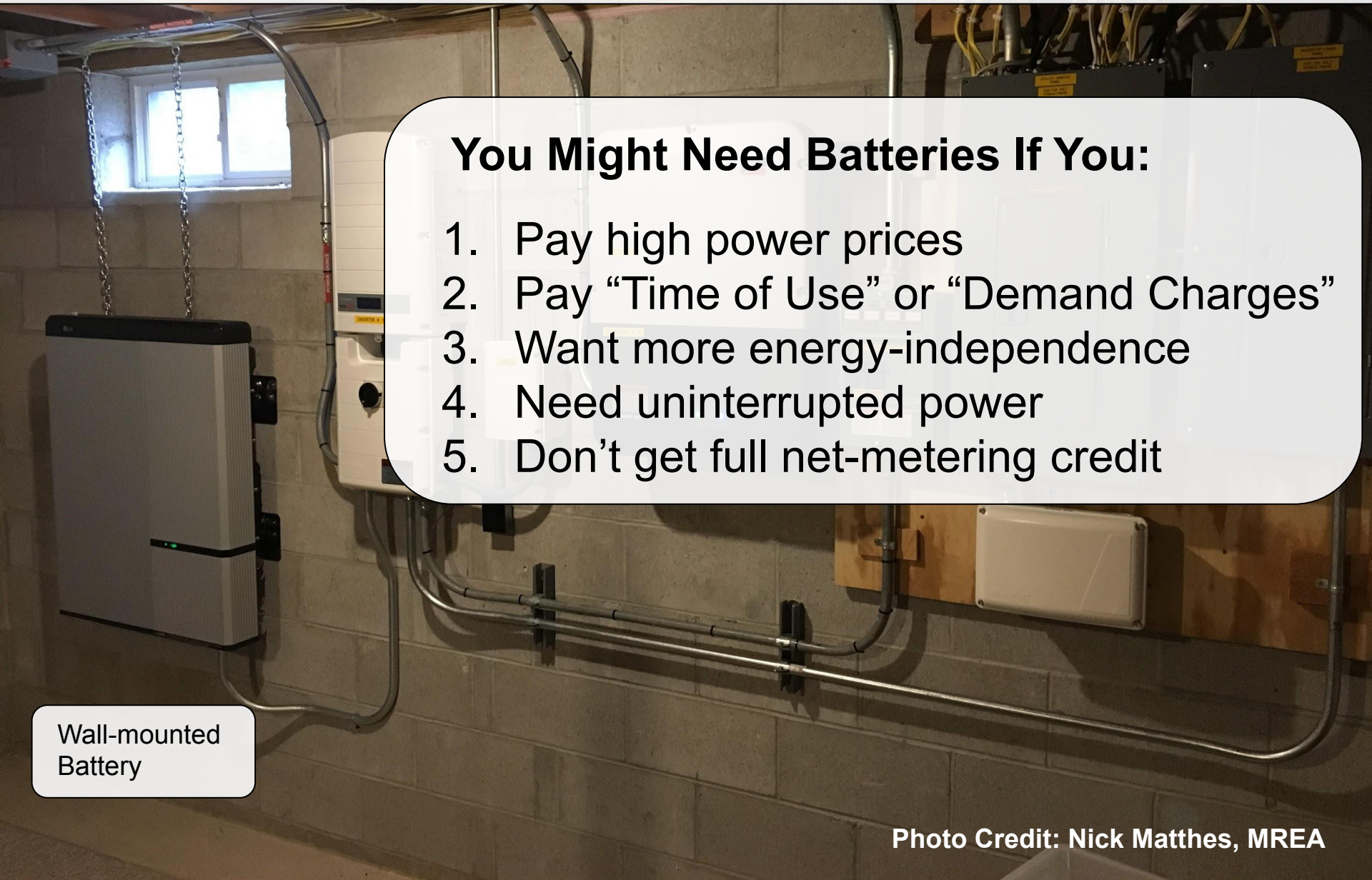
Solar + Storage



You Might Need Batteries If You:

1. Pay high power prices
2. Pay “Time of Use” or “Demand Charges”
3. Want more energy-independence
4. Need uninterrupted power
5. Don’t get full net-metering credit

Wall-mounted Battery

Photo Credit: Nick Matthes, MREA

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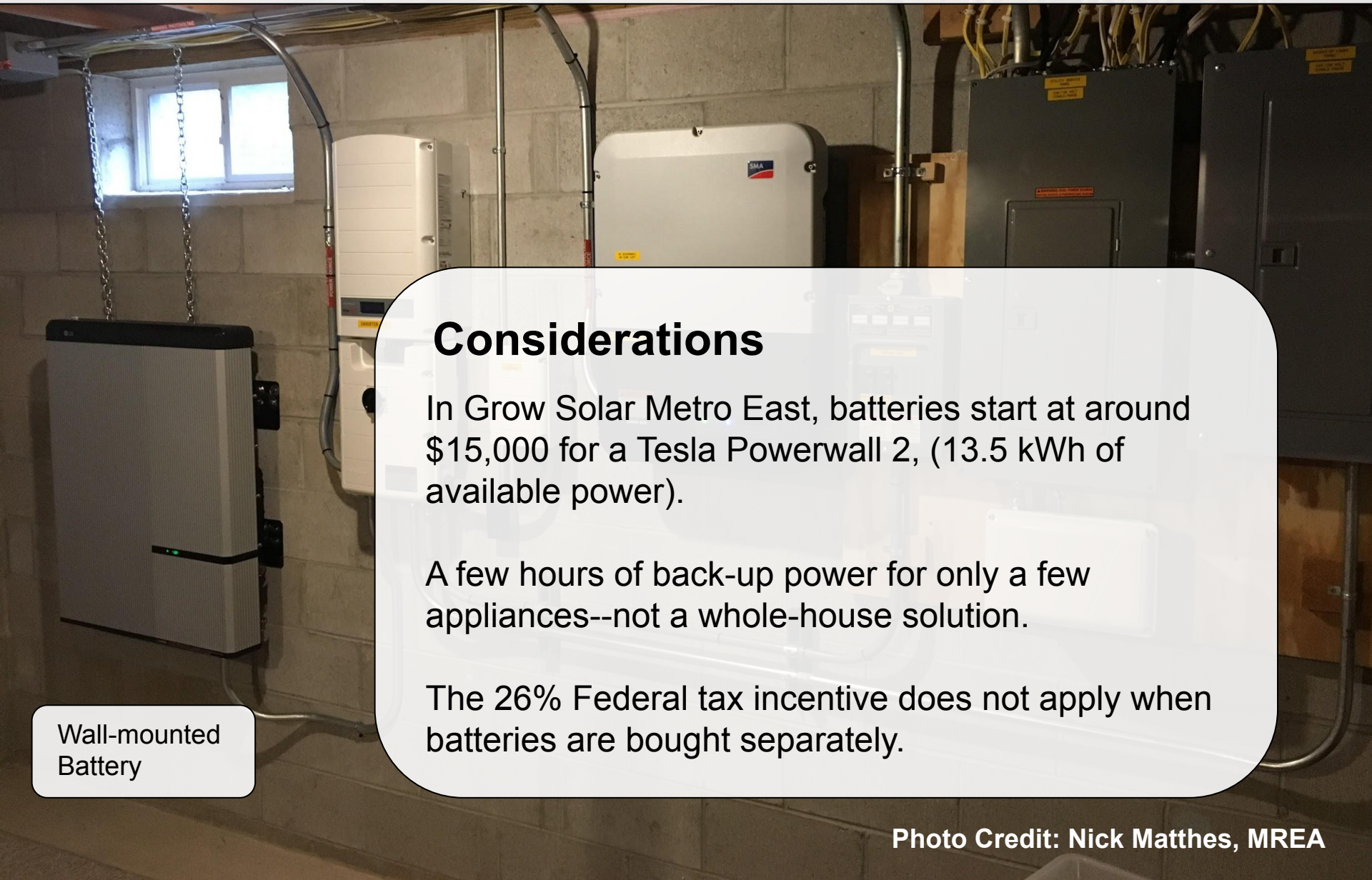
Solar + Storage



Considerations

In Grow Solar Metro East, batteries start at around $15,000 for a Tesla Powerwall 2, (13.5 kWh of available power).

A few hours of back-up power for only a few appliances--not a whole-house solution.

The 26% Federal tax incentive does not apply when batteries are bought separately.

Wall-mounted Battery

Photo Credit: Nick Matthes, MREA

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IL Homeowner's Solar Rights Act

Section 1. Short title. This Act may be cited as the Homeowners' Solar Rights Act.

Section 5. Legislative intent. The legislative intent in enacting this Act is to protect the public health, safety, and welfare by encouraging the development and use of solar energy systems in order to conserve and protect the value of land, buildings, and resources by preventing the adoption of measures which will have the ultimate effect, however unintended, of preventing the use of solar energy systems on any home that is subject to a homeowners' association, common interest community association, or condominium unit owners' association.

Section 10. Definitions. In this Act:

"Solar energy" means radiant energy received from the sun at wave lengths suitable for heat transfer, photosynthetic use, or photovoltaic use.

"Solar collector" means:

(1) an assembly, structure, or design, including passive elements, used for gathering, concentrating, or absorbing direct and indirect solar energy, specially designed for holding a substantial amount of useful thermal energy and to transfer that energy to a gas, solid, or liquid or to use that energy directly; or

(2) a mechanism that absorbs solar energy and converts it into electricity; or

(3) a mechanism or process used for gathering solar energy through wind or thermal gradients; or

(4) a component used to transfer thermal energy to a gas, solid, or liquid, or to convert it into electricity.

"Solar storage mechanism" means equipment or elements (such as piping and transfer mechanisms, containers, heat exchangers, or controls thereof, and gases, solids, liquids, or combinations thereof) that are utilized for storing solar energy, gathered by a solar collector, for subsequent use.

"Solar energy system" means:

(1) a complete assembly, structure, or design of solar collector, or a solar storage mechanism, which uses solar energy for generating electricity or for heating or cooling gases, solids, liquids, or other materials; and

(2) the design, materials, or elements of a system and its maintenance, operation, and labor components, and the necessary components, if any, of supplemental conventional energy systems designed or constructed to interface with a solar energy system.

Section 15. Associations; prohibitions. Notwithstanding any provision of this Act or other provision of law, the adoption of a bylaw or exercise of any power by the governing entity of a homeowners' association, common interest community association, or condominium unit owners' association which prohibits or has the effect of prohibiting the installation of a solar energy system is expressly prohibited.

Section 20. Deed restrictions; covenants. No deed restrictions, covenants, or similar binding agreements running with the land shall prohibit or have the effect of prohibiting a solar energy system from being installed on a building erected on a lot or parcel covered by the deed restrictions, covenants, or binding agreements, if the building is subject to a homeowners' association, common interest community association, or condominium unit owners' association. **A property owner may not be denied permission to install a solar energy system by any entity granted the power or right in any deed restriction, covenant, or similar binding agreement to approve, forbid, control, or direct alteration of property.**

However, for purposes of this Act, the entity may determine the specific location where a solar energy system may be installed on the roof within an orientation to the south or within 45 degrees east or west of due south provided that the determination does not impair the effective operation of the solar energy system. Each homeowners' association, common interest community association, or condominium unit owners' association shall adopt an energy policy statement regarding the location, design, and architectural requirements of solar energy systems within 120 days after an association receives a request for a policy statement or an application from an association member. An association shall disclose, upon request, its energy policy statement and shall include the statement in its homeowners' common interest community, or condominium unit owners' association declaration.

Section 25. Standards and requirements. A solar energy system shall meet applicable standards and requirements imposed by State and local permitting authorities.

Section 30. Application for approval. Whenever approval is required for the installation or use of a solar energy system, the application for approval shall be processed by the appropriate approving entity of the association within 90 days after the submission of the application. However, if an application is submitted before an energy policy statement is adopted by an association, the 90 day period shall not begin to run until the date that the policy is adopted.

Section 35. Violations. Any entity, other than a public entity, that willfully violates this Act shall be liable to the applicant for actual damages occasioned thereby and for any other consequential damages. Any entity that complies with the requirements of this Act shall not be liable to any other resident or third party for such compliance.

Section 40. Costs; attorney's fees. In any litigation arising under this Act, the prevailing party shall be entitled to costs and reasonable attorney's fees.

Section 45. Inapplicability. This Act shall not apply to any building which is greater than 30 feet in height

Public Act 096-1436

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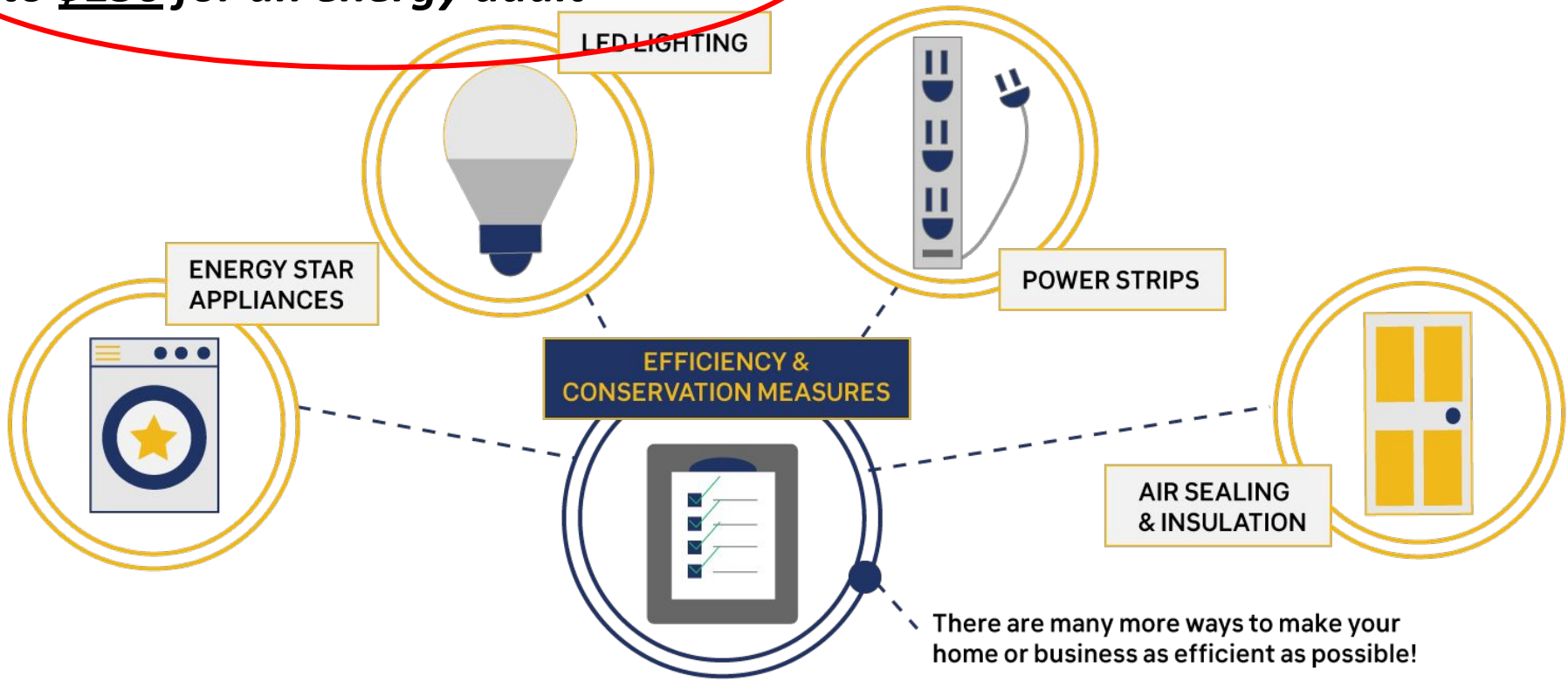
Energy Efficiency

- ***StraightUp Solar will reimburse up to $150 for an energy audit****

Ameren's efficiency incentive program can be found at *AmerenIllinoisSavings.com*



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** Energy efficiency auditor must be certified by Home Performance with ENERGY STAR. See **Missouri Botanical Garden's Sustainable Living At Home** webpage for approved contractors.*

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What Are The Incentives?

Part 4 of 5

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Residential & Commercial Renewable Energy Tax Credit (Federal)

- **Tax credit of 26%** on qualified expenditures
  - Includes labor costs, system installation, interconnection wiring
  - Does not include new roof unless roof reinforcement is necessary to support the solar panels
- No maximum credit, but requires you have tax appetite
- Steps down to 22% in 2021. (Goes away completely for residential in 2022.)
- A home must be owned by the taxpayer but does not have to serve as the principal residence
- Incentive details at energystar.gov or irs.gov

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Illinois Law & SRECs

- 25% renewable energy on the IL grid by 2025
  - We have about 9% RE now; 1% is solar.
- RE Expansion through Solar Renewable Energy Credits (SRECs).
- SRECs funding comes from major utility companies through a small fee on customers (NOT A TAX!)
- SRECs give you cash payments based on projections of future energy production for your solar project.

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SRECs

Illinois requires utilities to acquire increasing proportions of power from renewable sources

- (“25 by 25”)

SREC market is a mechanism created to help utility companies do this by paying you to go solar.

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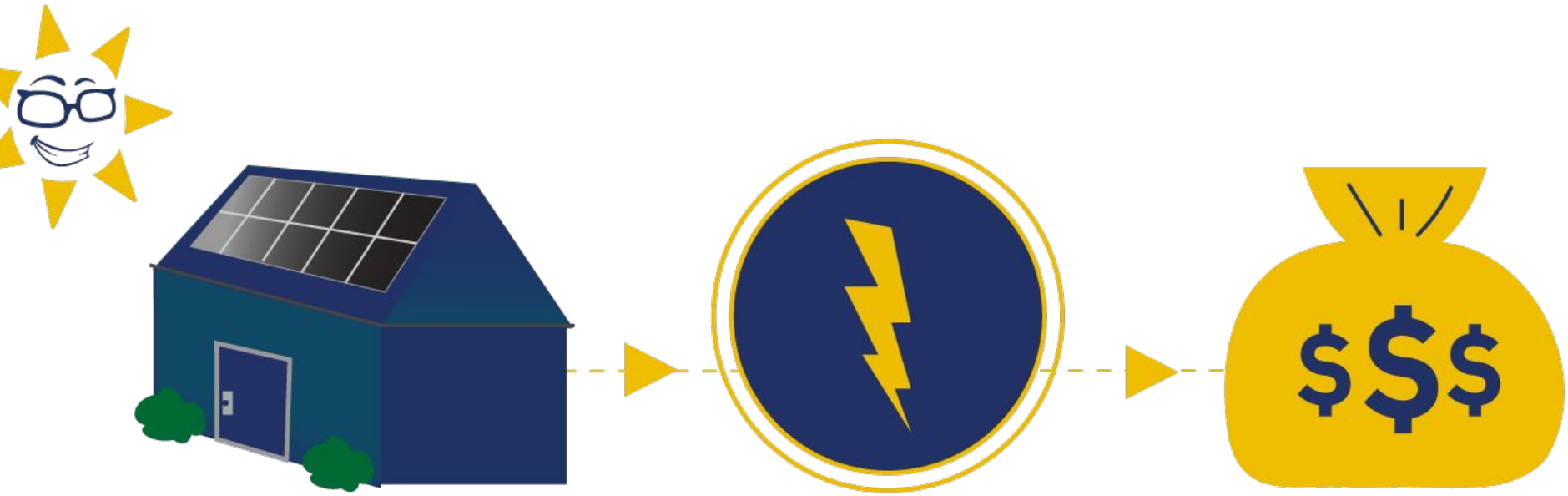
Solar Renewable Energy Credits
SRECS = "Green Value"



Bob installs a 7.7 kW solar array on his home.

The Solar Vendor estimates Bob's array production equal to 9,700 kWh/year

9.7 MWhr = 9.7 SRECs

Bob sells 15 years of SRECS for $81.70 to SREC Aggregator

Bob gets $11,887 a few months later

- ★ * For <10 kW AC systems in Illinois. Does not Illustrate administrative fees.
- ★ SREC income is taxable
- ★ SREC Aggregator: Carbon Solutions Group--NOT the solar vendor
- ★ ~5% security withhold until Year 15

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Solar Case Study

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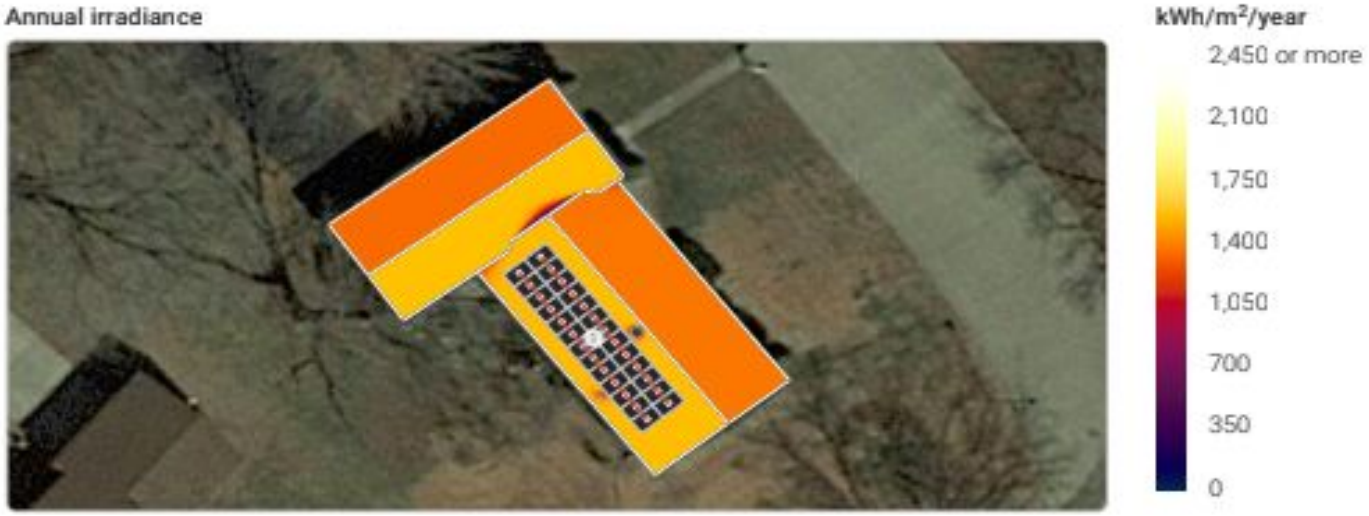
Customized Site Assessment



- System size and layout
- Module type
- Inverter type
- Slope, height of roof
- Complexity of electrical interconnection
- Type of roofing material
- Multiple PV arrays

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Solar Costs

Part 5 of 5

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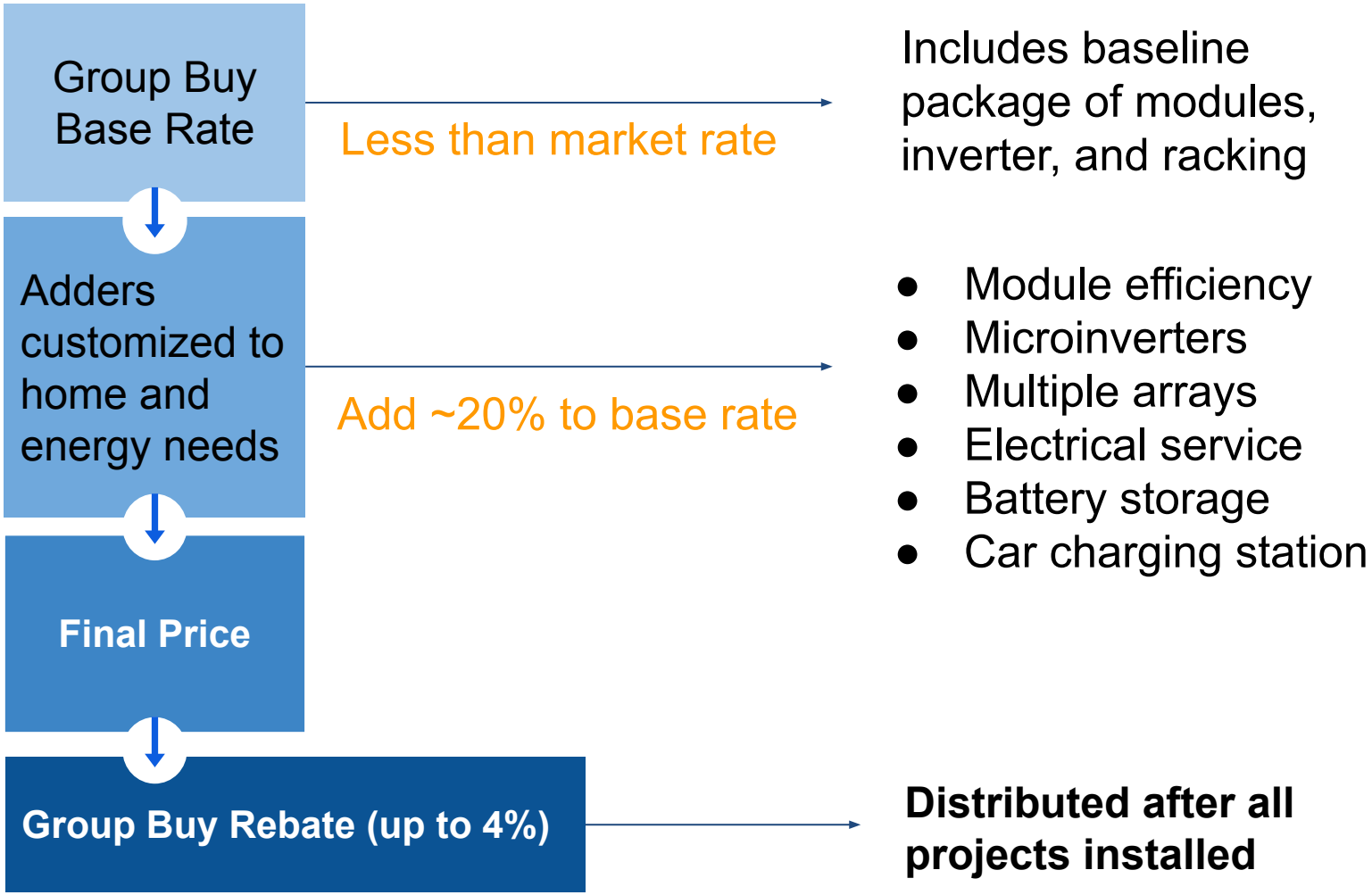
Pricing Structure



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Group Buy

GROW SOLAR ST. LOUIS

How It Works

The more people go solar, the lower the price:

Base price is lower than StraightUp Solar's market rate.

VOLUME REBATES						
TOTAL kW	>50 kW	>150 kW	>300 kW	>500 kW	>1,000 kW	>1,500 kW
NUMBER OF HOMES	7-10 HOMES	21-30 HOMES	40-55 HOMES	70-100 HOMES	140-200 HOMES	210-300 HOMES
TOTAL REBATE	.5%	1%	1.5%	2%	3%	4%

Totals from Grow Solar Metro East and Grow Solar St. Louis combine for the benefit of all!

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Solar System Price Spectrum

$10,000
One Array <4kW

$20,000
Ground Mount Array, 5-6kW

$30,000
Two Arrays,
One Roof, 7-9kW

$40,000
Two Arrays, Two Roofs, 10+kW

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Financing Solar

Clean Energy Credit Union

CLEAN ENERGY
CREDIT UNION

- 100% clean energy loans -
  1st of its kind launched 2017
- Wholly-owned by Amicus Solar members
- Choose one or both of these loan types:
  - 12-18 month loan for 26% of system cost (covers the 26% Federal Tax Credit)
  - 12-year fixed rate loan up to the remaining 74% solar electric system cost

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7.2 KW Residential System

EXAMPLE	GSME Price	Market Price
Installed Cost *	$24,048	$30,096
26% Federal Tax Credit	-$6,252	-$7,824
Est Pre-tax SREC Payments	-$10,515	-$10,515
Max group buy savings (4%)	-$961	$0
Net Cost	**$6,320**	**$11,757**

* Assumes full 4% volume rebate

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7.2 KW Residential System

Grow Solar Price vs Market Price

7.2 KW Metro East Resi Roof Array	
Installed Cost (**$3.34 Watt**)	$24,048
26% Federal Tax Credit	-$6,252
Est Pre-tax SREC Payments	-$10,515
Max group buy savings ($4%)	-$961
Net Cost	**$6,320**

7.2 KW Market Price Resi Roof Array	
Installed Cost (**$4.18/ Watt***)	$30,096
26% Federal Tax Credit	-$7,824
Est Pre-tax SREC Payments	-$10,515
Group buy savings	$0
Net Cost	**$11,757**

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StraightUp SOLAR

Five Easy Steps to Solar

1

Get Started

Share basic information about your home with a Solar Support Specialist to start the process.

2

Set Custom Plan

Receive a customized system layout, proposal, and contract from a Project Developer.

3

Project Guidance

Work with your Project Manager through the engineered design and permitting process

4

Install & Energize

Set a date for our highly-trained installation crew to build, inspect, and energize your system.

5

Enjoy!

Enjoy your new solar array!

StraightUp SOLAR

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Solar Financing Options

Clean Energy Credit Union

- 100% clean energy loans--1st of its kind launched 2017
- Wholly-owned by Amicus Solar members
- Choose one or both of these loan types:
  - 12-18 month loan for 30% of system cost (covers the 30% Federal Tax Credit)
  - 12-year fixed rate loan up to the remaining 70% solar electric system cost

The BANK of Edwardsville

- Special solar application for Credit Express - Home Equity Line of Credit loan
- Contact Brad Porter, Glen Carbon Banking Manager at bporter@4thebank.com or 618-659-4234

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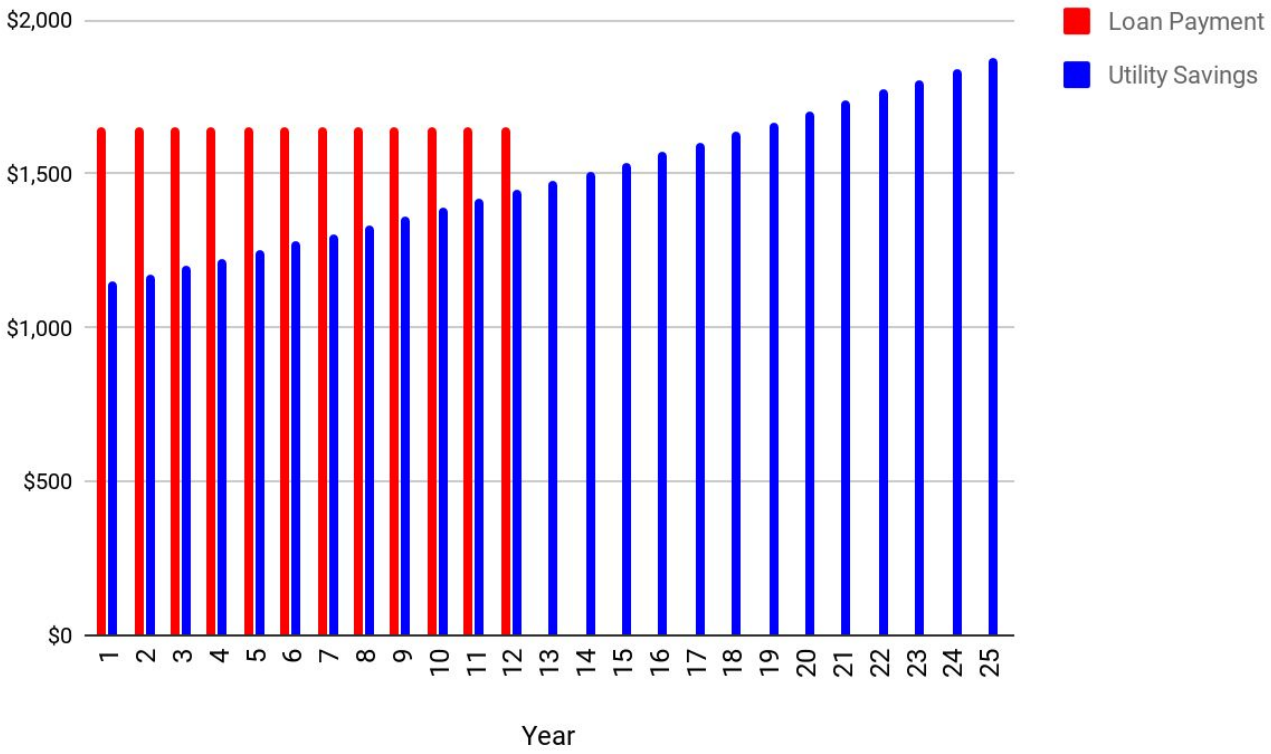
Financing Schedule



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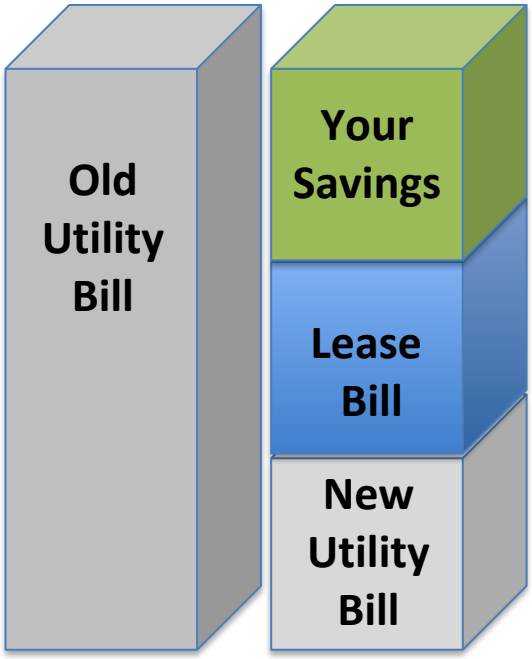
New Opportunity: Residential Lease



Residential Lease

20-year Lease options:

- 10% below current utility rates (0% escalator) ***OR,***
- 20% below current utility rates (2% escalator)

Lease Option Provided by SUNPOWER®

- ❖ Includes a Production Guarantee
- ❖ Lease participants relinquish tax credits & SREC payment rights

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On-Site Assessment - Technical Design

(26) REC 290 WATT MODULES

(1) SOLAREDGE 6000 W INVERTER

StraightUp SOLAR 10330 PAGE INDUSTRIAL BLVD. ST LOUIS, MO 63132 P 314-218-2663	DESIGNERS CHIRAG PATEL JOSH HILL	SHEET NO. D1
DOCUMENT NAME	SITE PLAN	
ISSUE DATE	01-23-2019	

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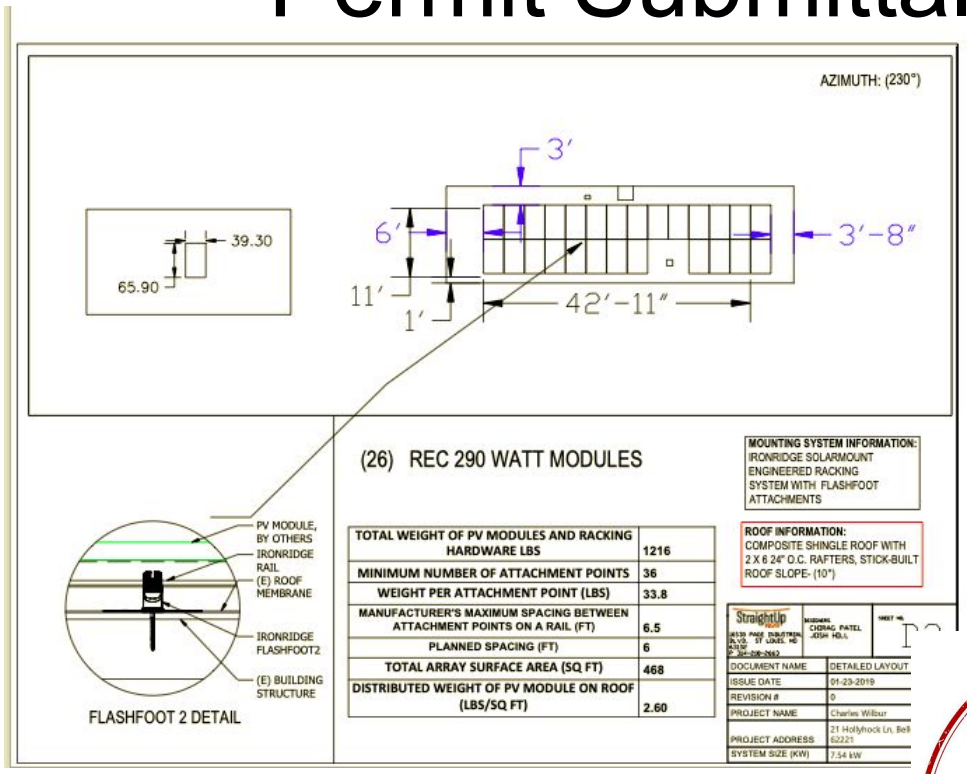
Engineered Drawings - Permit Submittal



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Installation Time!

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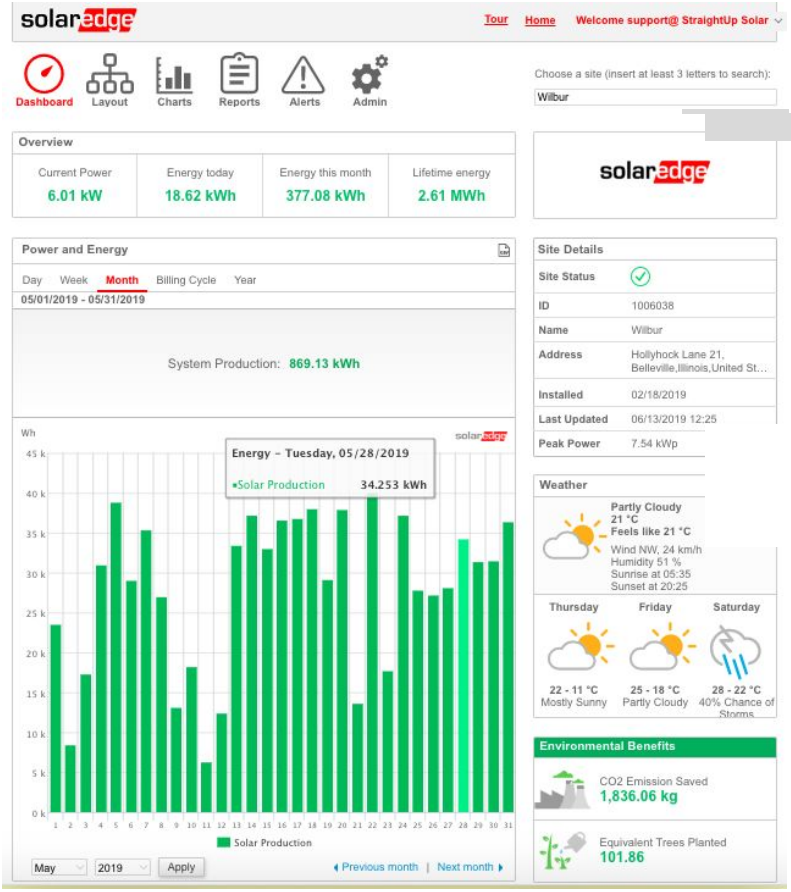
Home Energy Report



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Stay Informed:
Become a Member of the MREA!

Promoting renewable energy, energy efficiency, and sustainable living through education and demonstration.

- $20 Off All Courses
- Invite to Virtual Membership Meeting
- Access to Clean Energy Credit Union
- Subscription to Newsletter
- Free Online Tutorials
- Free Rise Up! Publication Mailed to You

Everyone who goes solar through the program gets a **FREE Basic Family Membership!**

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StraightUp SOLAR

Our Contact Information

- Sign Up for a 15 Minute Solar Assessment of Your Home (link is in the Chat)
- **Reach out:**

  Brent Ritzel
  brent.ritzel@straightupsolar.com
  314-662-2693
- Get More Information:

  StraightUpSolar.com
  844-97-SOLAR

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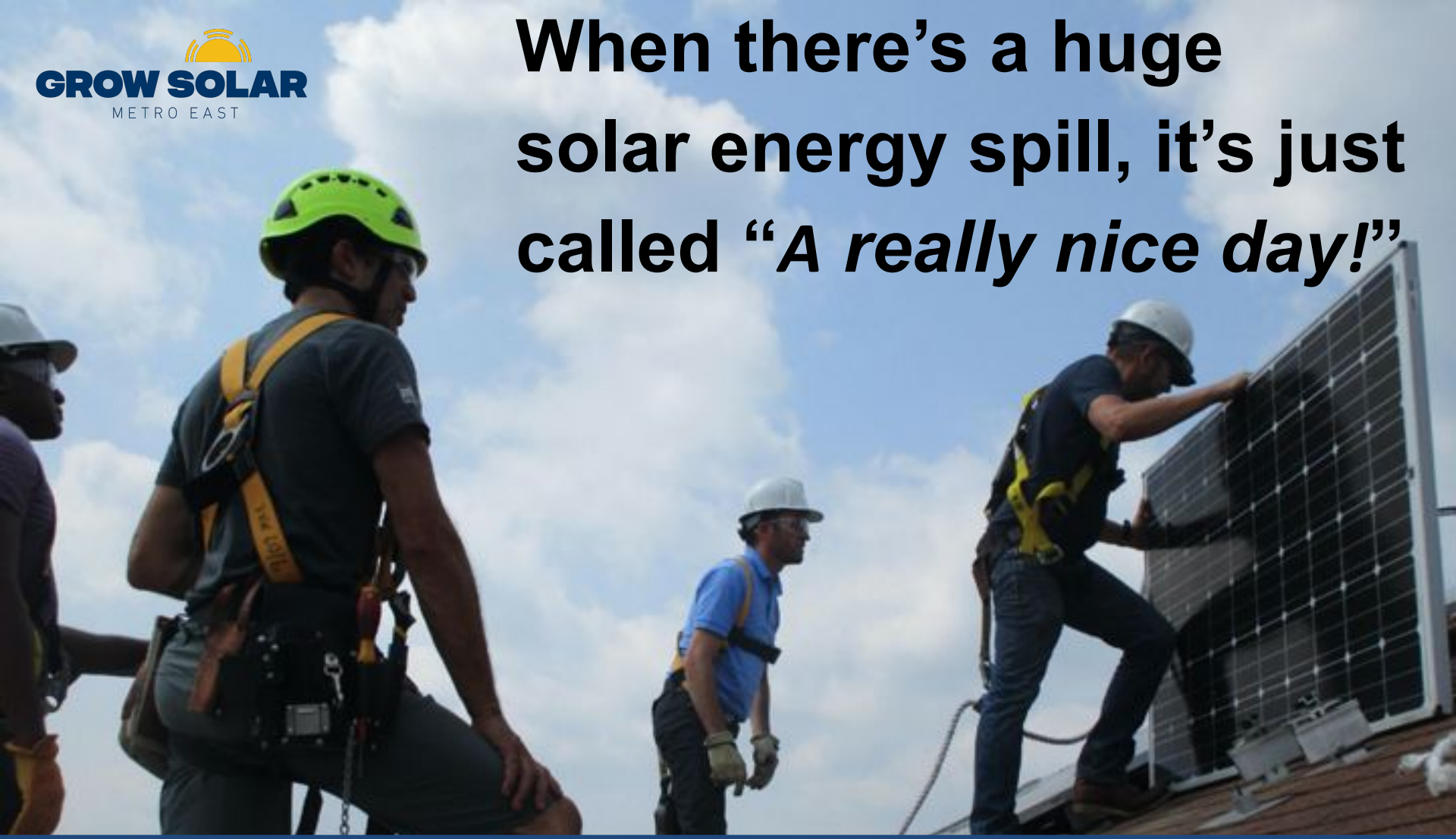
When there's a huge solar energy spill, it's just called "*A really nice day!*"



Thank you for attending!

GrowSolarMetroEast.org

Presenters: Kevin McKee, Virginia Woulfe-Beile, or Sheila Voss

Feedback? Questions? PeterM@midwestrenew.org