



**GROW SOLAR**

ST. LOUIS

# HOW DOES A SOLAR GROUP BUY WORK?

A community brings home and small business owners together to purchase and install solar at a lower cost.



**Reduced Price:** A group buy lowers costs through the power of volume purchasing. The more homeowners and commercial property owners participate, the greater the volume rebate for all. The price is also reduced because education and customer development is done early in the process, which saves the installer time and money.



**Education:** Solar group buys help neighbors decide where to start, what to budget, and who to hire. We provide educational sessions on the details of the program and more about solar technology, its costs and benefits, and whether solar might be right for you.



**Installer Selected:** A local Advisory Committee selects an installer through a competitive Request for Proposal (RFP) process to ensure quality work at a lower cost to customers. The Installer is selected based on quality, experience, professional credentials, certification and price.



**Enrollment:** Interested participants will receive a free solar site assessment and cost estimate from the selected installer. After receiving the free cost estimate, the customer will decide whether or not to move forward with the solar installation. Site assessments and cost estimates come with no obligation.



**What Can I Do?** If you're ready to set up a site assessment immediately, you can call StraightUp Solar directly at (844) 97-SOLAR or email [hello@straightupsolar.com](mailto:hello@straightupsolar.com).

Additionally, you can sign onto your electricity provider's website and gather your past electric usage information to help the installer determine the size of your array. Ideally, the installer will look at the past 12-24 months of usage.

# NEED HELP FINANCING YOUR SYSTEM?

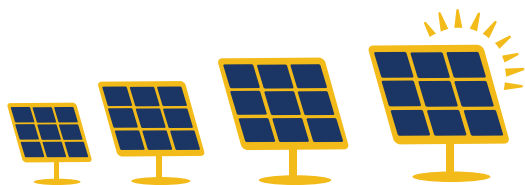
Clean Energy Credit Union is a 501(c)(1) tax-exempt organization that's regulated by the National Credit Union Administration (NCUA) and receives federal deposit insurance from the National Credit Union Share Insurance Fund (NCUSIF).

**12 or 18 month loan** that covers your solar tax credit (i.e. the Section 48D federal income tax credit that's available for new residential solar electric systems at up to 26% of the eligible project cost in 2020 and up to 22% in 2021).

**12 or 15 year fixed rate loan** on the remaining portion of your solar electric system cost (i.e. up to 74% of the eligible project cost in 2020 and up to 78% in 2021).

Combining both of these loan types together is commonly called a solar electric system "**combo loan**."

**Solar electric system loans** allow you to swap your monthly electric bill for a monthly loan payment on a solar electric system — one which you would later own free-and-clear at the end of the loan repayment period.



## Clean Energy Credit Union Loan Benefits

- Secured by the solar equipment that's installed, not by the equity in your home
- Loan amounts up to \$70,000 per loan
- Fixed interest rates
- No prepayment penalties
- Automatic electronic payments

[cleanenergycu.org](http://cleanenergycu.org)

# ABOUT THE INSTALLER

The local Grow Solar Advisory Committee issued a competitive Request for Proposals (RFP), and selected the following installer based on their credentials, certification, business practices, work and equipment quality, and price.

StraightUp Solar is a BBB A+, locally owned and environmentally-conscious Certified B Corp founded in 2006. Headquartered in St. Louis, StraightUp Solar has completed more than 1,400 solar energy installations totaling over 21MW. StraightUp Solar is a member-owner in both the Amicus Solar Cooperative and the Amicus O&M Cooperative, and is proud to be an active voice in the Missouri Solar Energy Industries Association.

StraightUp Solar is also a 12-time solar group buy veteran, including the previous St. Louis group buy, resulting in more than 4 MW of successful installations for 430 participants across all programs.



**StraightUp Solar**  
(844) 97-SOLAR  
hello@straightupsolar.com



The Midwest Renewable Energy Association (MREA) promotes renewable energy, energy efficiency, and sustainable living through education and demonstration. Learn more at [midwestrenew.org](http://midwestrenew.org).