



HELIO SOLAR  
SAFE. SIMPLE. SUSTAINABLE.



## Partner Overview

**Partner Name:** Climate First Bank

**Product Type:** Residential Solar Loans (also supports battery and combined solar + storage financing) ([climatefirstbank.com](https://climatefirstbank.com))

Climate First Bank is a **climate-focused, FDIC-insured community bank** specializing in ethical solar financing. Their mission is to expand access to sustainable home energy by providing transparent, fixed-rate solar loans with minimal fees and flexible terms that support long-term customer savings. ([solarfirst.us](https://solarfirst.us))

## Core Loan Features

### No Dealer Fees

Homeowners **do not pay dealer fees**, which reduces total project cost and means more of the loan goes to the system itself. ([climatefirstbank.com](https://climatefirstbank.com))

### No Prepayment Penalties

Borrowers are free to pay off their solar loans early without penalty, helping them reduce interest costs over time. ([climatefirstbank.com](https://climatefirstbank.com))

## Competitive, Fixed Interest Rates

Climate First Bank offers fixed-rate solar loan terms with competitive APRs that depend on term and auto-pay enrollment. Typical APRs range in the high 7%–8% range, with auto-pay discounts available. ([climatefirstbank.com](https://climatefirstbank.com))

## Loan Term & Structure

Climate First Bank offers multiple term lengths:

- **10.5-year solar loan**
- **20.5-year solar loan**
- **30.5-year solar loan**

Each term includes:

- An initial **no-payment period** (interest accrues, no payments due)
- Fixed monthly payments over the remainder of the loan
- Competitive APRs with **no prepayment penalty** and **no dealer fee** ([climatefirstbank.com](https://climatefirstbank.com))

## What Can Be Financed?

Climate First Bank solar loans can cover:

- Solar PV systems for residential homes
- Battery storage when paired with solar
- In many cases, solar + storage + other renewable upgrades together ([climatefirstbank.com](https://climatefirstbank.com))

Climate First Bank also requires that solar installers be **approved by the bank**, ensuring vetted, reliable partners for customers. ([climatefirstbank.com](https://climatefirstbank.com))

## Key Benefits for Homeowners

### Predictable Monthly Payments

Fixed rates mean predictable budgeting for the life of the loan.

## Lower Upfront Cost

Often structured with **100% financing and no money down**, making solar more accessible. ([solarfirst.us](https://solarfirst.us))

## Flexible Principal Paydowns

Borrowers can apply tax credits or extra principal payments at any time to lower monthly payments or shorten the loan. ([climatefirstbank.com](https://climatefirstbank.com))

## No Pre-install Verification Call (Except Specific Cases)

Soft credit checks provide quick approvals without initial hard inquiries or verification calls — except in specific age or profile cases. ([climatefirstbank.com](https://climatefirstbank.com))

## How Borrowing Works (High-Level)

1. **Lead submitted & proposal created** within Helio tools
2. **Solar loan applied** through Climate First Bank's application process
3. **Soft credit check** and approval (with no dealer fee or prepayment penalty)
4. **Loan documents signed**
5. **Loan payments begin** typically after install completion and any no-payment period ([climatefirstbank.com](https://climatefirstbank.com))

## Partner Support & Contact

Climate First Bank offers customer support for borrowers and installers, including assistance with:

- Loan questions
  - Loan documentation
  - Payment questions
- (Exact contact details can be obtained directly during loan setup by Helio's Ops team.)

## Rep-Focused Selling Tips

- **Emphasize transparency** — no hidden fees, no dealer costs, and no prepayment penalties. ([climatefirstbank.com](https://climatefirstbank.com))
- **Highlight flexible term options** so homeowners can choose monthly payment comfort vs total interest tradeoffs.
- **Explain the no-dealer-fee advantage** — borrowers avoid paying interest on added dealer costs. ([climatefirstbank.com](https://climatefirstbank.com))
- **Educate customers on federal and state incentives**, which can be applied to their loan strategy or used to reduce principal early. ([climatefirstbank.com](https://climatefirstbank.com))

## Quick FAQ (Helio Reps)

**Q: Are there dealer fees or hidden costs?**

A: No dealer fees and transparent, fixed-rate loan terms are core features. ([climatefirstbank.com](https://climatefirstbank.com))

**Q: Can this loan finance batteries?**

A: Yes, battery storage can be financed when paired with solar. ([climatefirstbank.com](https://climatefirstbank.com))

## Final Helio Summary

Climate First Bank is a **mission-aligned solar financing partner** for Helio customers, offering:

- 100% financing options
- No dealer fees
- No prepayment penalties
- Competitive fixed rates
- Flexible terms up to 30.5 years

This makes it an excellent option for homeowners seeking *ethical, transparent, and predictable* solar loan solutions.