



“Go Green” is a Signature Bank lending initiative that is specifically designed to assist our clients in improving their business’ effect on the environment. Financing for energy efficiency equipment, improvements, and other sustainable solutions and is available at an extremely low interest rate.

In addition to the “Go Green” program’s attractive terms, Signature Bank will engage a third party to help assess a project’s total savings, and enabling clients to perform a project cost/benefit analysis.

Eligible Borrowers

Any Signature Bank client in good standing is eligible to apply for funding through Signature Bank’s “Go Green” Environmental Impact Lending Initiative. Certain sectors in particular may benefit greatly from these borrowing opportunities:



- Owner-occupied real estate borrowers
- Multifamily residential property owners
- Other real estate and property owners
- Residential cooperative management companies

Eligible Uses



- Solar and Photovoltaic (PV) projects
- LED conversion of lighting
- HVAC and DHW (Domestic Hot Water) replacements to condensing or electrification
- Window replacement from single-pane/leaky to double pane or better
- Roof replacements to high insulation or green roof
- Water filtration and water flow systems

Offerings & Terms

- **Loan Amounts:**
 - \$100,000 Minimum
 - \$5,000,000 Maximum
- **Collateral:** First lien on purchased equipment
- **Loan to Value:** Up to 100% of project costs, subject to review
- **Term/Amortization:** Maximum 10 years for principal & interest
- **Rates:** 2.0% fixed, or Ameribor + 1.0% (The sum of such index + margin to be capped at of 5.0%)
- **Energy Savings Assessment**

Energy savings will be assessed through an American Society of Heating, Refrigerating and Air-conditioning Engineers (ASHRAE) energy audit or a targeted assessment performed by a third-party energy consultant chosen by Signature Bank and at the borrower’s expense

Additional Terms & Conditions:

Additional terms and conditions apply and remain subject to completion of due diligence & credit approval. If approved, final terms will be communicated in writing with funding subject to execution of loan & security agreements and reimbursement of expenses. Signature Bank reserves the right, at any time, to modify or terminate this offer without notice.

Please consult with your Signature Private Client Group for more details.