

Financing Options

TVA Energy Right Program

Clarksville Department of Electricity (CDE) Customers

No Down Payment Required
 Up to 10 Year Term
 No Prepay Penalty
 Apply Online at
EnergyRight.com/Residential

Cumberland Electric Membership Corporation (CEMC) Customers

No Down Payment Required
 8.00% APR
 Up to 10 Year Term
 No Prepay Penalty
 Max Loan \$20,000
 Contact Baggett to Apply

Credit Score	Interest Rate	Max Loan	10 Year Term Payment Multiplier
740+	10.98%	\$25,000	0.01376
700-739	11.98%	\$20,000	0.01434
680-699	12.98%	\$20,000	0.01492
640-679	14.98%	\$15,000	0.01612
< 640	Declined	N/A	N/A

Sample Monthly Payments

\$7,000 = \$84.91 per month
 \$8,000 = \$97.04 per month
 \$15,000 = \$181.95 per month
 \$20,000 = \$242.60 per month

Purchase Price x 0.0121328 = Monthly Pymt
(multiplier)

Sample Monthly Payments

Purchase Price	Monthly Payment	Interest Rate
\$9,000	\$123.84	10.98%
\$9,000	\$129.06	11.98%
\$9,000	\$134.28	12.98%
\$9,000	\$145.08	14.98%

Synchrony Financial

(All Homeowners)

Four Programs Available

Interest Rate <i>(until paid in full)</i>	Monthly Payment % of Balance	Estimated Months to Payoff
9.99%APR	1.25%	40
7.99%APR	3.00%	38
0%APR*	2.5%	N/A

**If paid in full within terms. 6 month and 18 month plans available.*

Example Sale: \$9,000 @ 7.99%

\$9,000 x 3% = \$270 per month

Customers will be charged a one-time fee of \$29 on their initial purchase. Does not apply to future purchases.



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