



# CHEEF | REEL

CALIFORNIA HUB FOR  
ENERGY EFFICIENCY FINANCING



# LENDER SPOTLIGHT CALIFORNIA COAST CREDIT UNION

[www.calcoastcu.org](http://www.calcoastcu.org)



## LENDER PROFILE

### Areas Served:

Statewide

### Employees:

442

### Members:

150,000

### Total Assets:

\$2.1B

## A HISTORY OF SERVICE

California Coast is the longest-serving credit union in San Diego County.

Founded with the promise of *people helping people.*

ESTABLISHED  
1929



# \$298,824

IN REEL  
LOANS SINCE  
JOINING THE  
CHEEF



# \$2,500

REDEEMED  
IN FREE  
CO-OP  
MARKETING  
DOLLARS



## JOINING THE REEL PROGRAM

*"Joining the CHEEF has helped us further explore the energy financing market and better serve our members."*

- Ray Chapman  
(Senior Lending Research Analyst)



## COMMITMENT TO COMMUNITY

California Coast takes great pride in working with local school districts, participating in food drives, and so much more.

*“In a large sense, we saw our partnership with REEL as an opportunity to support our community as well as our key partners.”*

## KEY PARTNERSHIPS



Official Credit Union for  
City of San Diego



Official Credit Union for  
San Diego Gas & Electric®



## JOINING THE PARTNERSHIP

### CONTRACTORS

Participating contractors help drive demand for energy improvement projects. They're the boots on the ground who get work done.



### LENDERS

Participating lenders originate competitive energy efficiency loans that help homeowners move forward with energy projects.



### GREENING CALIFORNIA ONE HOME AT A TIME

The efforts of California Coast Credit Union are backed up by a broader statewide partnership. Together, the CHEEF REEL and its statewide partners help drive demand for energy financing across the Golden State.



### COMMUNITY PARTNERS

Local governments, community-based organizations and others help spread awareness of energy efficiency and opportunities for financing.



### STATE PARTNERS

The CHEEF is a public-private partnership among state agencies, utilities, lenders, contractors, and borrowers.

## STATEWIDE SCALE



**24** BRANCH  
LOCATIONS

REEL LOANS  
CLOSED IN ALL  
**4 IOU**  
TERRITORIES.

[WWW.THECHEEF.COM](http://WWW.THECHEEF.COM)

To learn more about California Coast Credit Union and available REEL loans, visit [www.calcoastcu.org](http://www.calcoastcu.org)

Funding comes from investor-owned utility customers under the auspices of the California Public Utilities Commission. ©2015 California Public Utilities Commission. Trademarks are property of their respective owners. All rights reserved. Southern California Edison (SCE) / Southern California Gas Company (SoCalGas®) / San Diego Gas & Electric Company (SDG&E®) / Pacific Gas and Electric Company (PG&E) / The Energy Network / BayREN are not making an offer to lend and have no role in reviewing or approving your financing application. If you and a lender enter into a financing arrangement for home energy improvements, that arrangement will be entirely between you and the lender, and SCE / SoCalGas® / SDG&E / PG&E / The Energy Network / BayREN shall not be liable for the lender's acts or omissions.