

# Heat Saver Loan

## A Low Interest Efficiency Upgrade Loan for Your Home



More and more Vermonters are using low-interest loans to pay for the up front cost of home efficiency improvements. The Heat Saver Loan is a fast, easy, flexible way to finance efficiency upgrades:

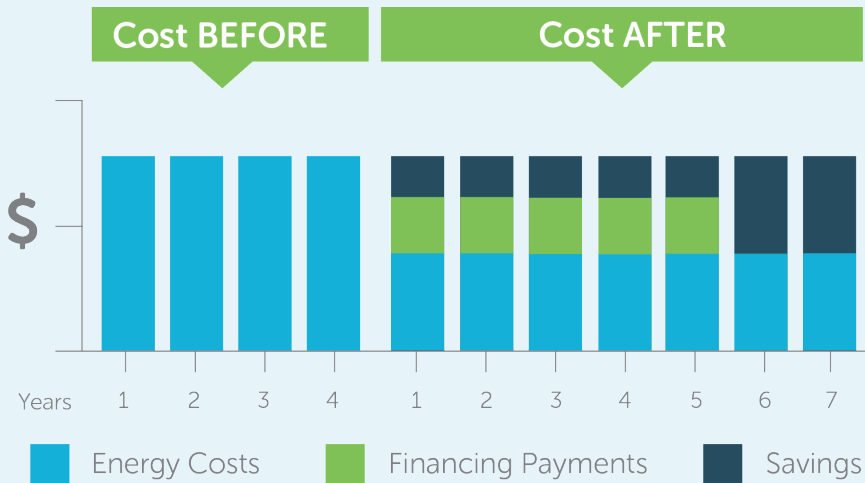
- Interest rates as low as 0.99%
- No money down
- Combine with rebates from Efficiency Vermont
- Borrow up to \$35,000
- Loan terms of up to 15 years
- Processed in as little as 2 business days

### Low Interest Rates

Loan Terms

Household income*	Up to 5 years	5 - 15 years
Below \$59,350	0.99%	2.99%
Between \$59,351 - \$89,040	2.99%	3.75%
Over \$89,040	4.99%	5.75%

\*Income guidelines apply



### Why finance?

Efficiency upgrades will lower your energy bills now, which helps offset your monthly loan payment.

Once your loan is paid, you'll continue to enjoy energy savings, lower bills, and a more comfortable home for many years to come.

If your energy savings are substantial, you may even see a decrease in your monthly energy expenses.

Financing brought to you in partnership with:



# Eligible projects and Efficiency Vermont Rebates



Weatherization improvements



Cold-climate heat pumps



Central wood pellet furnaces and boilers



Heat pump water heaters



Solar hot water

Wood stoves, pellet stoves, direct-vent or wall-vented space heaters do not qualify for financing through this program. Vermont Gas Systems customers: Heat Saver Loan eligibility for Vermont Gas customers is limited to cold-climate heat pumps. Vermont Gas customers may contact Vermont Gas or Efficiency Vermont to learn about financing options for other projects.



## A contractor network you can trust

EEN contractors are trained and certified to deliver the highest quality energy-efficiency technologies and services to Vermonters. The certification requirements include state licensing, insurances and professional credits.

Find an EEN contractor at [www.encyvermont.com/EEN-Contractors](http://www.encyvermont.com/EEN-Contractors)



For more information, visit [www.encyvermont.com/heatsaver](http://www.encyvermont.com/heatsaver) or call (888) 921-5990.

To learn more about VSECU and apply online visit [www.vsecu.com/heatsaver](http://www.vsecu.com/heatsaver) or call 802-371-5146.

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