

# Heat Saver Loan

## A Low Interest Efficiency Upgrade Loan for Your Home



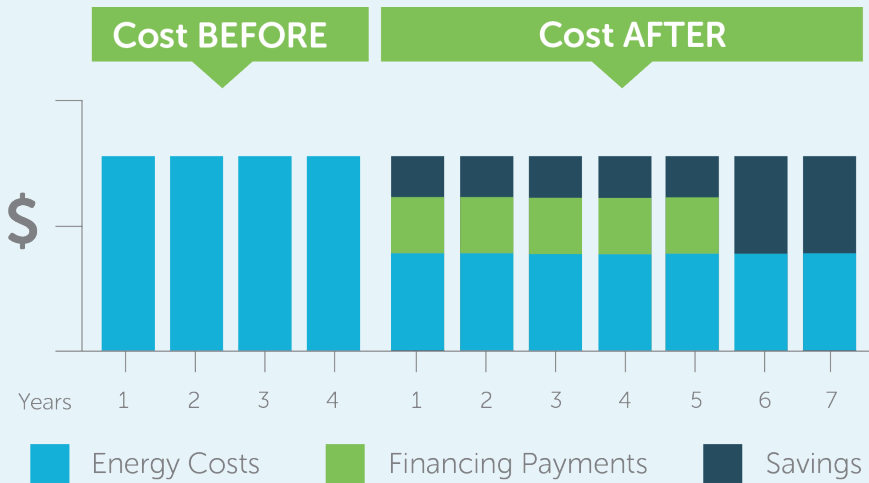
More and more Vermonters are using low interest loans to pay for the up front cost of home efficiency improvements. The Heat Saver Loan is a fast, easy, and flexible way to finance efficiency upgrades:

- Interest rates as low as 0%
- 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

### Interest Rates

Household income*	Loan Terms		
	Up to 5 years	5 - 10 years	10 - 15 years
Below \$60,000	0%	1.99%	2.99%
Between \$60,001 - \$90,000	1.99%	2.99%	3.99%
Over \$90,000	5.49%	5.99%	6.49%

\*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.

# 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



Cord wood and pellet stoves

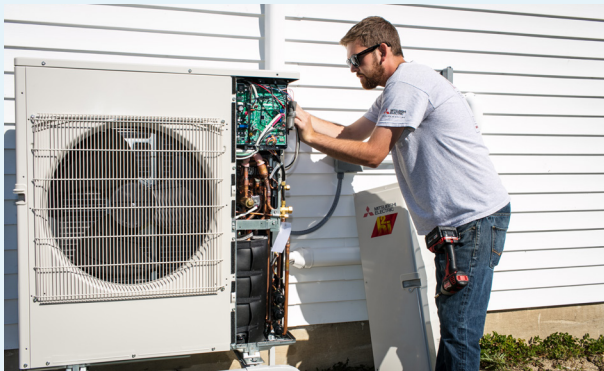
Direct-vent or wall-vented space heaters do not qualify for financing through this program. Vermont Gas Systems customers are only eligible to finance ductless, cold-climate heat pumps through the Heat Saver Loan. Contact Vermont Gas or Efficiency Vermont to learn about other financing options.



## 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, visit [www.vsecu.com/heatsaver](http://www.vsecu.com/heatsaver) or call 802-371-5146.

To learn more about Opportunities Credit Union, visit [www.oppsvt.org/heat](http://www.oppsvt.org/heat), email [heat@oppsvt.org](mailto:heat@oppsvt.org), or call 800-865-8328, ext. 122.

To learn more about NeighborWorks of Western Vermont, visit [www.nwwvt.org](http://www.nwwvt.org) or call 802-438-2303.