



# Now You *Can* Afford Energy-Efficiency Upgrades



**Everyone should have access to the kinds of improvements that make their homes or small businesses more energy-efficient. And if you can save money on the cost to upgrade? Even better. That's why we've partnered with Puget Sound Cooperative Credit Union (PSCCU) on a new program for our Washington customers: Energy-Smart Loans.**

Providing opportunities where traditional funding sources fall short, this program is ideal for homeowners or small businesses who want zero-down, low-interest financing\* – *and* the convenience of making payments on their Avista bill.

## **Low Rates and Flexible Terms**

Loan proceeds can be used toward the purchase and installation of a number of energy-efficiency measures – everything from heating and cooling to windows and doors to ENERGY STAR certified appliances. Even insulation and lighting.

- > Finance 100% of your energy-efficiency upgrades – no equity or down payment required
- > Payments as low as \$50 a month will be automatically added to your monthly Avista bill
- > Loans from \$1,000 to \$30,000 for residential customers and \$5,000–\$75,000 for small business customers
- > Fixed rate of up to 5.0% APR<sup>†</sup> – and sometimes even lower
- > Terms up to 20 years with no pre-payment penalties

\* All loans subject to approval by PSCCU.

† APR = Annual Percentage Rate. Rates, terms, and dollar limits are based on credit. (Example: \$15,000 financed over 180 months at 5.0% results in a payment of \$118.62 per month.)

**For more information about the new Energy-Smart Loan program, please contact Avista at 800.227.9187 or visit [myavista.com/energysmartloans](http://myavista.com/energysmartloans)**

## Residential

As long as your project meets minimum energy-efficiency standards, the Energy-Smart Loans program can help finance it. Visit [myavista.com/energysmartloans](http://myavista.com/energysmartloans) for more information on the requirements. Some equipment may even qualify for rebates.\*

<b>Electric space heating:</b> Ductless heat pump, air source heat pump, geothermal heat pump, CO <sub>2</sub> heat pump heating system (can include a smart thermostat and duct work upgrades or additions)	<b>Natural gas space heating:</b> Furnace or boiler, wall furnace, integrated space and water heat (can include a smart thermostat and duct work upgrades or additions)
<b>Lighting:</b> Lamps, fixtures, ceiling fans	<b>Appliances:</b> Clothes washers, clothes dryers, refrigerators, freezers, dishwashers
<b>Electric water heating:</b> Heat pump water heater, storage tank water heater, CO <sub>2</sub> heat pump water heater (can include a circulation pump, a water heater blanket, and pipe insulation)	<b>Natural gas water heating:</b> Tankless water heater, storage tank water heater (can include a circulation pump, a water heater blanket, and pipe insulation)
<b>Insulation:</b> Attic, wall, floor (can include air sealing)	<b>Exterior:</b> Windows, storm windows, skylights, doors
<b>Cooling/central air conditioning:</b> Split system, single package system, whole house fans	<i>*To see a full list of rebates we offer, visit <a href="http://myavista.com/getrebates">myavista.com/getrebates</a>.</i>

## Small Business

In addition, Washington customers who own small businesses can use an Energy-Smart Loan for measures more specific to their needs. Projects must qualify for Avista rebates to be eligible, and small businesses must own the building where the energy-efficiency upgrades are made.

<b>Grocer:</b> Display case lighting and motors and walk-in cooler strip curtains	<b>Food service:</b> Fryers, steam cookers, commercial dishwashers, hot food holding carts, commercial ovens, ice machines, griddles
<b>LED sign lighting and exterior/interior lighting</b>	<b>Rooftop HVAC units</b>

## It's Easy

Customers can either get pre-approval for a future project or get started right away.

1. Work with a contractor to complete the bid; your contractor will then send the necessary documents to PSCCU.
2. Apply for your Energy-Smart Loan at [psc.org](http://psc.org).
3. PSCCU will review your application, communicate the decision/funding amount to you and your contractor, send paperwork for your electronic signature, and alert your contractor when work can begin. Paper and postal mail options are available as well.
4. Your contractor will complete the project and submit an invoice, signed by you, to PSCCU.
5. Check with your contractor or Avista to see if your project qualifies for an Avista rebate.
6. PSCCU will distribute the loan balance to your contractor.
7. Your loan payment will appear on your Avista bill within 30 days.