



# Good afternoon!

We'll get started shortly.

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**SEEA**  
SOUTHEAST ENERGY EFFICIENCY ALLIANCE


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# The National Energy Improvement Fund

A SEEA Member Webinar

July 14, 2020, 2 p.m.

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The Southeast Efficient Energy Alliance (SEEA) promotes energy efficiency as a catalyst for economic growth, workforce development and energy security across 11 southeastern states including Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Virginia.

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# Areas of Work

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Energy Efficiency  
Policy



Built  
Environment



Energy Efficient  
Transportation



Regional  
Investments

# Emerging Issues

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- COVID-19
  - “Southeast in a Time of Crisis” webinar
  - [COVID-19 Resource page](#); update weekly
- Racial Injustice
  - [Diversity, Inclusion and Integration](#) resources
  - Stay tuned for an upcoming webinar
- Membership
  - [Learn more here](#) or contact Pamela Fann at [pfann@seealliance.org](mailto:pfann@seealliance.org)

# Housekeeping

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## WELCOME!

- All attendees will be automatically placed on mute throughout the webinar.

## Q&A

- Please submit all questions using the question feature.
- Questions will be addressed at the end of the webinar

## RESOURCES

- Following the webinar, we will share the slides and recording on our website and send them via email to all registrants, even if they weren't able to attend.

Who is our audience  
today?

Q & A



# Thank You

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**SMART ENERGY. STRONG ECONOMY. FOR ALL.**

**[WWW.SEEALLIANCE.ORG](http://WWW.SEEALLIANCE.ORG)**

# Trusted financing for energy, resilience and other home & building improvements

Simple. Transparent. Fair. Expert.



[neifund.org](https://neifund.org)



# Today's Presenters



**PETER KRAJSA**  
CO-Chair & Founder



**BRIDGETTE DALEY**  
Director, Business  
Development, Southeast U.S.



SIMPLE • TRANSPARENT • FAIR • EXPERT

# About the National Energy Improvement Fund



# NEIF - Financing for Energy Efficiency & Resilience

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With a heritage dating to 1947 (AFC First), NEIF was organized as a **for-profit Benefit Corporation**, commencing operations in July 2018.

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Providing fair and transparent **financing for essential energy and resilience improvements** like HVAC, roofing, lighting & battery storage.

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Delivered through **partnerships** with contractors, distributors, manufacturers, utilities and governments.

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Supervised as a **consumer lender** and servicer in 20 states and operating its **commercial financing** platform nationally.

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Acquired the **MyStrongHome fin-tech platform** in May 2020, providing financing and insurance services to the growing resilience market in the Southeast U.S.

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Earned **Certified B Corporation**® status and was named a Home Improvement Expert Partner by the U.S. Department of Energy in 2019.

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# NEIF's Customers

NEIF serves four customer types.



## Homeowners

Point of purchase financing and insurance for qualifying energy and resilience improvements



## Businesses

Financing for commercial, industrial and municipal energy and resilience upgrades



## Contractors

Bridge and advance financing for HVAC, roofing, lighting & other contractors



## Governments, Utilities, Manufacturers; Distributors & Programs

Administration and delivery of program-driven efficiency and resiliency lending



# NEIF's Mission & Differentiation

## Partnering with Leading Contractors

Increasing the affordability and accessibility of energy efficiency and resiliency improvements and **helping like-minded contractors grow their businesses.**



### Simple

Uncomplicated products and processes.  
Responsive communication, knowledgeable service and straight-forward technology.



### Transparent

Financing options with clear terms and no hidden costs to customers or contractors. Supporting informed and confident decision-making.



### Trusted

Third-party certified to meet the highest standards of compliance, social & environmental focus, accountability and fair lending practices.



### Expert

Years of innovation in energy & resiliency financing  
Knowledge, expertise and broad industry perspective for best contractor and customer experience.

# Financing the Transition to an Energy Efficient and Resilient Economy

## 5,000

Completed energy improvement projects



Each financed energy improvement is comprised of approximately 2.5 individual improvements

## 670 to 2,000

Increase in NEIF-Approved Contractors in plan, largely small businesses

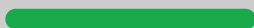


### 2020-2021 Key Initiatives

- Relaunch of Keystone Home Energy Loan Program with Pennsylvania Treasury
- Acquisition and integration of MyStrongHome resilience lending and property insurance platform and expansion into Southeast U.S.
- Release of new commercial energy financing portal and origination system
- Expansion of NEIF's support to contractors with new rebate advance funding, working capital funding, on-bill finance program funding and other capital advances

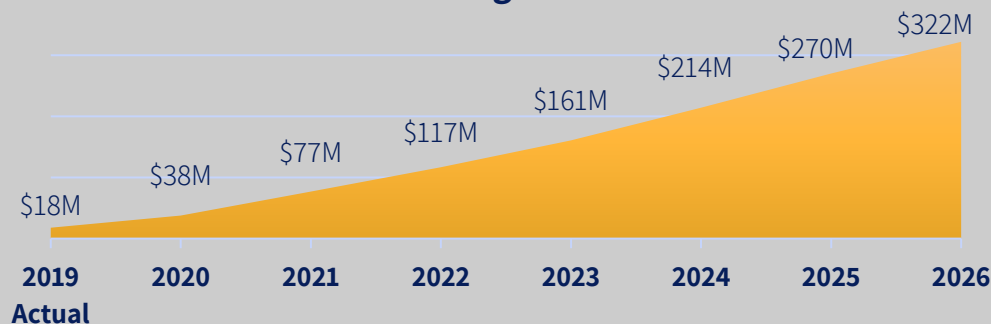
## 120,000

Estimated Metric ton reduction in carbon resulting from financed improvements over next 5 years\*



[epa.gov/energy/greenhouse-gas-equivalencies-calculator](https://epa.gov/energy/greenhouse-gas-equivalencies-calculator)  
Estimate based on 10% annual energy savings over baseline on electric consumption of average home.

### Energy & Resilience Residential Loan Servicing Book







# Doing Business the Right Way – B Corp Certified

The National Energy Improvement Fund was organized as a public benefit LLC. NEIF went through additional assessment and scrutiny to be designated as a **Certified B Corporation®**, by the international certification board.

**Certified B Corporations® (B Corps™) meet the highest verified standards of social and environmental performance**, transparency, and accountability in five categories: governance, workers, customers, community, and the environment.

**B Corp™ Certification is a highly selective status.**

Companies must document their positive impact to qualify and undergo verification every three years to maintain their Certification.

NEIF is also an approved **Home Improvement Expert™ Partner** of the **U.S. Department of Energy**.

**Certified**



**Corporation**

**This company meets the highest standards of social and environmental impact**

**Home Improvement Expert™ Partner**

**U.S. DEPARTMENT OF  
ENERGY**



# NEIF: The Mission Case

We make energy and resilience improvements **affordable**.

- ✱ NEIF serves all income levels including **low-moderate income** borrowers – representing 50% of the NEIF loan portfolio AND maintains an industry-leading **low delinquency rate**.

NEIF 30-day past-due loans as of 06/30/20 are less than .50% of portfolio vs. the national average of 2.47% <https://www.federalreserve.gov/releases/chargeoff/delallsa.htm>

Percentage of Loans Made based on Area Median Income				
<=50%	51%-80%	81%-100%	100%-120%	>120%
5.78%	17.59%	14.82%	11.99%	49.82%

We focus on **environment** and **climate**.

- ✱ Every NEIF loan **reduces carbon emissions** and **energy costs**.
- ✱ 64% of NEIF's loans have been for efficient heating, cooling and related improvements and 36% have been for insulation and other energy and resiliency measures.
- ✱ A typical financed residential project reduces energy use by 5-10% and commercial energy use by 15% or more. NEIF has completed almost 5,000 residential projects and commercial projects.  
<https://www.energy.gov/energysaver/articles/how-much-can-you-really-save-energy-efficient-improvements>  
<https://www.energystar.gov/buildings/facility-owners-and-managers/existing-buildings/save-energy/find-cost-effective-investments>



## We support **small businesses & job development**.

- \* The vast majority of NEIF's contractor customers are small businesses. NEIF helps small businesses grow by:
  - \* Offering **loans to contractors' customers** to help increase contractor sales.
  - \* **Providing training** to contractors to help them use finance as a tool to increase their sales.
  - \* **Supplying working capital and advance funding** to small business contractors to help them meet cash flow challenges.

## We meet the **highest social & environmental standards**.

- \* We are the only specialized improvement lender that is third party certified as a **Benefit Corporation** by B-Labs.
- \* “Certified B Corporations are a new kind of business that balances purpose and profit. They are legally required to consider the impact of their decisions on their workers, customers, suppliers, community, and the environment.” Learn more at: <https://bcorporation.net/>



# NEIF: The Mission Case.

## We prioritize **resilience**.

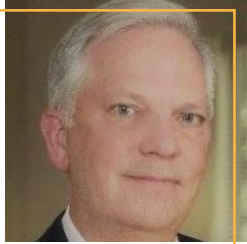
- \* NEIF recently completed the **acquisition** of MyStrongHome.
- \* The MyStrongHome platform finances and insures home roofing, windows, and exteriors against hurricanes and other extreme weather events.
- \* NEIF provides resilience financing for **battery storage, generators** and, **related improvements**.
- \* NEIF is providing battery storage financing as a resilience measure against California wildfires.





# NEIF's Leadership and Expertise

Through decades of experience NEIF has an unparalleled mix of energy, lending, compliance and regulatory know-how.



**PETER KRAJSA**  
CO-CHAIR

Previously CEO of AFC First, a groundbreaking energy efficiency lender founded in 1947 with over 6,000 participating contractors, creators of Pennsylvania's Keystone HELP, the national EnergyLoan program, and many other market-based and state- and utility-backed financing programs. He successfully sold AFC First to Renew Financial, the creator of PACE financing, in 2015. Over 30 years of industry experience.



**MATTHEW BROWN**  
CO-CHAIR

Founder and Principal of Harcourt Brown & Carey and HBC Energy Capital, the nation's top designer of energy finance programs for states and utilities including California, Michigan and many others. Over 25 years of industry experience.

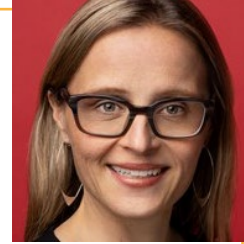


# NEIF's Leadership and Expertise



**LAURA NELSON**  
COO

Previously CFO of AFC First, and VP of Renew Financial and Deutsche Bank, she was instrumental in the creation of the national Warehouse for Energy Efficiency Lending and has been involved in financial management, operational controls, process improvement and regulatory and investor compliance. Over 20 years of industry experience.



**MARGOT  
BRANDENBURG**  
Senior Advisor,  
MyStrongHome

Founder of MyStrongHome, with years of experience in mission-driven business and non-traditional finance. She is currently a Senior Program Manager in the mission's investment team at the Ford Foundation and was formerly Senior Associate Director at the Rockefeller Foundation. She is the co-author of the book *The Power of Impact Investing*. Over 10 years of industry experience.



# NEIF's Leadership and Expertise

## TESSA SHIN

VP LENDING  
AND PROGRAMS



Former Director of Lending and Programs at AFC First and Renew Financial. 15+ years of industry experience.

## RANDY BAK

SR. DIRECTOR,  
BUSINESS DEVELOPMENT



Experienced national dealer and channel sales professional formally with Renew Financial, Toshiba, and other technology companies.

## GREG BURNS

DIRECTOR,  
BUSINESS DEVELOPMENT



Previous channel development for Renew Financial and AFC First. Extensive energy industry experience with StarGas and others.

## HEATHER BRAITHWAITE

VP COMMERCIAL FINANCE



Led state and utility engagements to establish finance programs while at Harcourt Brown and Carey; Operated NEIF and HBC Energy Capital commercial finance programs; 10+ years of industry experience.

## BRIDGETTE DALEY

DIRECTOR,  
BUSINESS DEVELOPMENT



Senior banking and mission –driven consumer lending executive and contractor marketing expert.

## ELEANOR KITZMAN

Advisor, MyStrongHome

Former state insurance commissioner in Texas and South Carolina.

## TERI STOFFEY

VP ACCOUNTING  
AND SERVICING



Former Accounting Manager at Renew Financial; Former Director of Process and Reporting at AFC First; 10+ years of industry experience.

## LES ROBERTSON

DIRECTOR,  
INSURANCE SERVICES



NEIF-MSH Insurance LLC

Over twenty years in property and casualty insurance management.



NEIF focuses on providing a  
**no-cost-to-contractor** fair, fixed  
rate, low payment alternative or  
complement to standard vendor and  
promotional financing programs.





# Loan Volume Up, Performance Stays Strong

In uncertain times, **Borrowers** are choosing the security & stability of fixed payment options vs promotional financing. **Contractors** are choosing to eliminate or minimize financing fees.

\* NEIF has seen record application growth, while loan performance has remained steady.

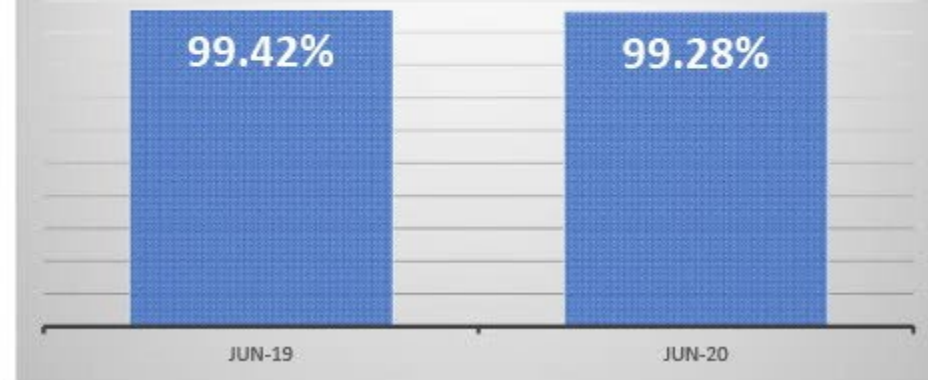
## Application Volume Up



Residential application trend Jan 2019-June 2020

## Delinquency Remains Steady

Current Accounts (<30 Days)

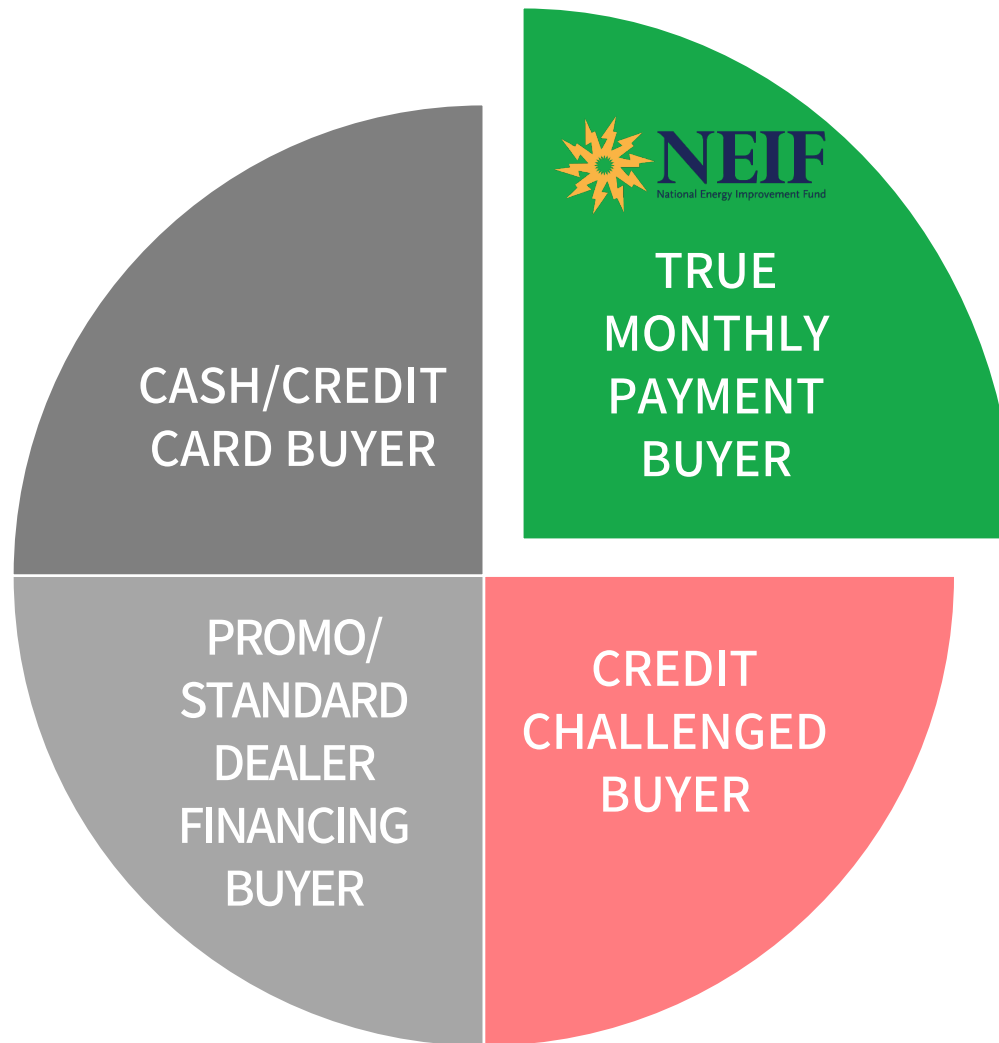


Residential portfolio comparison June 2019 vs June 2020

# What's keeping customers "On the Fence"?

- If a contractor's closing rate is 40% **what's happening to the other 60%?**
- Are potential customers staying "on the fence" because they don't view the improvement as affordable and are **cautious of using credit cards or promotional financing?**
- **85% of all auto purchases are financed** on fixed monthly payment plans
- Today's energy, resiliency and other home improvements can approach the cost of a car – **it is a major capital expense**
- **Average American current available cash is \$3,000 to \$7,000.....**What is an average installation cost?
- When is the **last time you bought a car and were not presented with a fixed monthly payment option** at point of purchase?

Are contractors missing the quarter of the market that is the true monthly payment buyer?



# You can increase your closing rate by 10% targeting the monthly payment buyer

## CASH OR CREDIT CARD

Buyer who doesn't want or need financing.



- Instant approval
- Fast funding same day
- Minimal paperwork
- No cost to contractor on cash deals
- Up to 3% cost to contractor for credit cards
- Only for customers with ready cash or access to large available credit limits

## PROMO OR STANDARD DEALER FINANCING

Buyer who wants shorter term financing or prefers a credit card type product.



- Instant approval
- Fast funding varies on lender
- Minimal paperwork similar to a credit card
- Up to 15% cost to contractor (average cost 5% to 6% of job)
- Rate may be subject to change with one late payment or at lender's discretion
- "Minimum monthly payment" not always locked-in often not a true installment note, but more like a credit card



## TRUE FIXED MONTHLY PAYMENT

Buyer wants the lowest fixed payment for their budget, a fair rate, and the flexibility to pay off, with no penalty, at any time.



- Instant credit-decision some approvals may need additional info
- Fast funding 2 business days
- Minimal paperwork similar to a car loan
- Locked-in true fixed rate & payment similar to a car loan
- NO COST TO CONTRACTOR
- Each application is reviewed by NEIF's team to ensure the most approvals, occasional apps may require more info for final approval.

## CREDIT CHALLENGED

Buyer without cash or access to traditional credit.

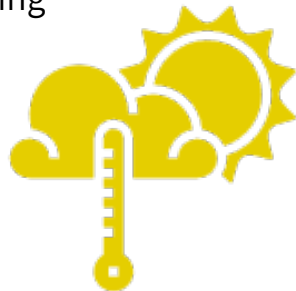


- These customers need upgrades too
- Difficult market segment
- "Second look" lenders are costly to consumer and contractor
- May be a fit for a credit union or community lender

# What improvements are eligible?

All makes and models of most installed products and services that improve a **home's energy efficiency, resilience or comfort**. Additional work can be part of the financed project if at least 50% of the improvements include: **Only for work performed by a NEIF-Approved Contractor.**

- Air Conditioning (Central) - Any efficiency rating
- Furnaces & Boilers – All Fuels - Any efficiency rating
- Heat Pumps - Any efficiency rating
- Gas Line Extension
- Generators
- Geothermal - Any efficiency rating
- Electrical Work
- Kitchens & Baths
- Lighting & Controls
- Plumbing Work
- Solar
- Tank Removal & Replacement
- Water Heaters – All Fuels - Any efficiency rating
- Water Treatment



- Air Sealing & Insulation
- Awnings & Shading
- Carpet, Flooring, Tile
- Roofing - Any efficiency rating
- Siding - Any efficiency rating
- Windows & Doors - Any efficiency rating
- Other Energy Improvements - Case by case



# No Cost to Contractor Financing



## EnergyPlus Loan

NATIONAL ENERGY IMPROVEMENT FUND

Trusted Financing for Energy & Resiliency Home Improvements

### Special features include:

- 100% Financing
- True Fixed Rate, Fixed Monthly Payment
- 3,5, and 10 Year Terms / Lowest Monthly Payment
- NO adjustable rate, "teasers" or surprises
- NO lien on the home, NO home equity required
- NO customer points, fees or closing costs
- NO penalty for pre-payment or to pay extra each month to pay off faster
- Instant Credit Decision
- Easy Paperless Process
- Supported by NEIF's Energy Lending Specialists



*A fair, fixed, low payment alternative or complement to standard financing programs*

### Low Fixed Monthly Payments

\$2,500	<b>\$33</b>
\$5,000	<b>\$66</b>
\$7,500	<b>\$99</b>
\$10,000	<b>\$132</b>
\$15,000	<b>\$198</b>
\$20,000	<b>\$264</b>
\$25,000	<b>\$330</b>

All loans are made directly to the consumer by National Energy Improvement Fund, LLC for work performed by NEIF-Approved Contractors. Rates are from 7.99% to 12.99% APR based on credit, Payment estimates based on Tier 1 9.99% APR. NEIF is an equal opportunity lender.

# Trusted financing for most types of energy & resilience home improvements

Simple. Transparent. Fair. Expert.

7.99% 3, 5 or 10 Year Fixed Rate Financing.

**No Cost to Contractor. No Dealer Fees.**

Backed by the National Energy Improvement Fund, the nation's only B-Corp certified improvement lender, meeting the highest standards of social & environmental impact, fairness, compliance and accountability to contractors and their customers.



**EnergyPlus Loan**

NATIONAL ENERGY IMPROVEMENT FUND

Trustworthy Financing for Energy & Resiliency Home Improvements

	Tier 1			Tier 2
<b>Fixed Rate to Customer</b>	<b>7.99%</b>	<b>8.99%</b>	<b>9.99%</b>	<b>12.99%</b>
<b>Contractor/Dealer Fee</b>	<b>NO COST TO CONTRACTOR</b>			
<b>Credit Qualification</b> based on lower of applicant and co-applicant credit score. DTI <=50%. No BK in last 5 years	720 Plus	700-719	680-699	640-679
<b>Loan Amount</b>	\$2,500 to \$25,000	\$2,500 to \$20,000	\$2,500 to \$15,000	\$2,500 to \$10,000
<b>Terms</b>	<b>3, 5 or 10 Year</b> Simple interest, fixed rate, unsecured installment loan with a locked in rate for full term. The customer may pay the loan off or pay additional principal at any time without penalty. * Optional 0% for 12 months program, with contractor fee, also available. Contact NEIF for details.*			
<b>Income Verification</b>	<b>Stated, No verification of primary income*</b> Secondary income, if any, is subject to verification. *Income verification may be required for Tier 2.			
<b>Qualifying Properties</b>	<b>Primary residence or vacation home</b> 1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement. Financing for multi-family, commercial and industrial projects available through NEIF Commercial Energy Finance			
<b>Qualifying Improvements</b> Work must be performed by a NEIF-Approved Contractor	<b>All makes and models of most installed products and services that improve a home's energy efficiency, resilience or comfort.</b> Heating & Cooling, Roofing, Siding & Insulation, Windows & Doors, Electrical & Plumbing, Generators, Lighting & Renewables.			

# Fast and Paperless. Low Payments. Fixed Rate Installment Financing.

**1. Give your customer monthly payment options  
and have them apply**

using your custom NEIF Financing Gateway on your phone, tablet or website.



**2. Your customer will receive an immediate credit decision**

and you can view it instantly on your NEIF Contractor Portal. Upload your contract or estimate detailing work scope and price to your NEIF Contractor Portal.



**3. We'll send electronic loan docs to the customer  
for their signature**

upon final review and approval.



**4. We'll pay you directly via ACH within 2 business days**

of receipt of the completion certificate signed by the customer and you.



Use your **NEIF Financing Gateway** as your in-home financing sales tool – compare price points and payment options.



### NEIF EnergyPlus Loan

<https://www.neifund.org/energyplus-loan>

#### EnergyPlus Loan - Monthly Payment Comparison Estimator

Use this Monthly Payment Estimator to compare different options and then your customer can click to apply for an instant credit decision to finance work performed by your company. You will see the application status immediately in your NEIF Contractor Portal.

Price for Option 1	Price for Option 2	Price for Option 3
<input type="text" value="\$7,500"/>	<input type="text" value="\$7,500"/>	<input type="text" value="\$7,500"/>
Term	Term	Term
<input checked="" type="radio"/> 3 Years	<input type="radio"/> 3 Years	<input type="radio"/> 3 Years
<input type="radio"/> 5 Years	<input checked="" type="radio"/> 5 Years	<input type="radio"/> 5 Years
<input type="radio"/> 10 Years	<input type="radio"/> 10 Years	<input checked="" type="radio"/> 10 Years
<b>\$241 per month</b>	<b>\$159 per month</b>	<b>\$99 per month</b>

All loans are made directly to the consumer by National Energy Improvement Fund, LLC for work performed by NEIF-Approved Contractors. Payment estimates based on 9.99% APR for Tier 1 customer. 12.99% APR available for Tier 2 customers. NEIF is an equal opportunity lender.

[LEARN MORE »](#)

[APPLY NOW »](#)

- **Your customer can apply right from your NEIF Financing Gateway on your phone or tablet or their device for an instant credit decision**
- You can illustrate “Good”, “Better”, “Best” scenarios and show the easy affordability of add-on items or deeper energy savings retrofits .

You can track all your deals in your **Contractor Portal** with access directly from your **NEIF Financing Gateway**.



NEIF

INSTITUTION NAME

Branch & Application Type

Branch  
Headquarters 1005 Brookside Road, Suite 200 Allentown, PA 18106-000000000

Joint Applicant?  
☒ Individual ☐ Joint

Actions	Application Status	Client Name	Take Home Number	Date Modified	Amount Requested	Amount Approved	Approval Exp Date	Amount To Dealer	Loan Rate	Loan Term	Funding Date	App Type
<input checked="" type="checkbox"/>	Approved	Datu, Mary	-	9/20/2019	\$16,000.00	\$0.00	-	\$0.00	0%	12	-	NEIF- EnergyPlus 0% Loan ...
<input checked="" type="checkbox"/>	Under Review	Licari, Tracie	-	9/20/2019	\$25,000.00	\$0.00	-	\$25,000.00	9.99%	60	-	NEIF (ME)- Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Beach, John	-	9/18/2019	\$25,000.00	\$0.00	-	\$0.00	0%	12	-	NEIF- EnergyPlus 0% Loan ...
<input checked="" type="checkbox"/>	Approved	Odell, Robert	-	9/18/2019	\$7,701.23	\$0.00	-	\$0.00	0%	12	-	NEIF- EnergyPlus 0% Loan ...
<input checked="" type="checkbox"/>	Approved	Mores, Mary	-	9/18/2019	\$6,102.23	\$0.00	-	\$6,102.23	9.99%	120	-	NEIF EnergyPlus Loan
<input checked="" type="checkbox"/>	Approved	Croom, April	-	9/17/2019	\$7,500.00	\$7,500.00	12/16/2019	\$7,500.00	9.99%	120	-	NEIF (ME)- Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Amedonda, Rafaelita	-	9/16/2019	\$7,500.00	\$0.00	-	\$0.00	0%	12	-	NEIF (ME)- Energy Plus 0% ...
<input checked="" type="checkbox"/>	Approved	Amedonda, Rafaelita	-	9/16/2019	\$7,500.00	\$0.00	-	\$7,500.00	9.99%	120	-	NEIF (ME)- Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Christian, Connie	-	9/16/2019	\$7,500.00	\$0.00	-	\$7,500.00	9.99%	120	-	NEIF (ME)- Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Licari, Tracie	-	9/16/2019	\$25,000.00	\$0.00	-	\$20,000.00	9.99%	60	-	NEIF (ME)- Energy Plus Loan

Apps Per Page: 10 Showing

First Name \*  
Jing

Middle Name  
[W]

Last Name \*  
Phiang

Suffix  
[-- Select --]

Home Phone \*  
[909]--0000--0000

Cell Phone  
[909]--0000--0000

US Citizenship  
☒ Yes ☐ No

Active Military  
☐ Yes ☒ No

Bankruptcy?  
☒ No ☐ Yes

Marital Status  
[-- Select --]

- Your password-protected **Contractor Portal** is where you can see **loans status**, **track your pipeline**, **upload documents** and **communicate** directly with our Energy Lending Specialists.

# Digital logos, buttons and campaigns that contractors can use on their website or print material

160x600

DEALER LOGO



New, Efficient Central A/C for \$115 per month\*

with trusted financing from



• Zero money down  
• Fixed rate and payment  
• Simple, Transparent, Fair.

APPLY NOW

\*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.

EMAIL



New, Efficient Central A/C for \$115 per month\*  
with trusted financing from the  
**National Energy Improvement Fund**

- Zero Money Down
- Fixed rate and payment
- No lien on your home
- No penalty for pre-payment
- Simple, Transparent, Fair.



APPLY NOW

\*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.

WEB BANNER 1060X102

Trusted Financing for New, Efficient Central A/C for \$115 per month\*

APPLY NOW

728x90

DEALER LOGO

Trusted Financing for New, Efficient Central A/C for \$115 per month\*

APPLY NOW

300x250

DEALER LOGO

Trusted Financing for New, Efficient Central A/C for \$115 per month\*

APPLY NOW

320x50

DEALER LOGO

Trusted Financing for New, Efficient Central A/C for \$115 per month\*

APPLY NOW

SOCIAL MEDIA 1080X1080: NO CTA BUTTON ON POST, BUT WILL BE IN TEXT ABOVE AD



New, Efficient Central A/C for \$115 per month\*



\*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.



**EnergyPlus Loan**

NATIONAL ENERGY IMPROVEMENT FUND

Trustworthy Financing for Energy & Resiliency Home Improvements

**Improve your home with trustworthy fixed-rate monthly payment financing.**

As an Approved Contractor of the National Energy Improvement Fund we offer our customers fair and affordable monthly payment options.



**Simple**

**100% financing.** instant credit decision, easy paperless process and responsive communication with you and your contractor to ensure the work is done to your satisfaction.



**Transparent**

**Simple interest, fixed rates and payments** with clear terms, no lien on your home and no hidden costs. Pay off at anytime or pay extra monthly without penalty. Only for work performed by your NEIF-Approved Contractor.



**Fair**

**Backed by the National Energy Improvement Fund,** the nation's only B Corp energy and resiliency improvement lender, certified to meet the highest standards of compliance, accountability and fair lending.

Certified



U.S. DEPARTMENT OF  
**ENERGY**  
HOME IMPROVEMENT EXPERT™



**NEIF**  
National Energy Improvement Fund

Did you know NEIF also offers **commercial improvement financing**?



As a NEIF-Approved Contractor you can offer financing on many types of energy improvements such as HVAC, lighting and refrigeration to **businesses, non-profits, commercial and industrial customers.**



# Why become a NEIF-Approved Contractor?



Certified



This company meets the  
highest standards of social  
and environmental impact

Corporation

Home Improvement Expert™ Partner

U.S. DEPARTMENT OF  
**ENERGY**

- **Reputational enhancement** from your company's association with the nation's only B-Corp certified improvement lender and U.S. DOE Home Improvement Expert Partner lender
- **Alliances** with green banks, utilities, manufacturers, & associations provide special insights and programs
- **Custom financing web-page** for your company with direct application link
- **Sales training** for your team, on-site or on-line to increase closing rates using fixed payment financing
- **Contractor search engine** to help consumers find you
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