

10 WAYS TO FINANCE YOUR NATURAL GAS HEATING EQUIPMENT

EVERSOURCE

Company/Financing Option	Loan Amounts	Term Length	Interest Rate	Eligibility Requirements / Payment	Contact Information
GE Capital	Up to \$20,000	1 year	0%	They ask for annual income and social security number; determination not disclosed — case by case basis Unsecured; Any late payment triggers an automatic 30% rate for the life of the loan Monthly payment to GE Capital	Website: www.gogecapital.com/en/consumer-credit-financing/merchants/hvac.html
CT Housing Investment Fund (CHIF) Energy Conservation Loan Program	Up to \$25,000	10 years	0% – 6%	Single family residential property owners (1-4 units) ENERGY STAR® Rated Furnace/Boiler Equipment has an efficiency rating of more than 84% Residents with income up to 110% of the median family income (MFI) by geographic area and family size	Phone: 860-233-5165, In CT: 800-992-3665 Website: www.chif.org
CT Housing Investment Fund (CHIF) HES Residential Loan Fund	\$1,000 to \$25,000	Up to a 12-year term	0% – 6.99%	CL&P and UI customers that own a single or two-family home Customer must participate in the Home Energy Solutions Program (HES) or Home Performance with ENERGY STAR Program (HPwES) 100% of funding will be used for conducting qualified improvements/equipment replacements FICO Score 640 and greater Unsecured; No fees or no prepayment penalties CL&P customers can choose to pay through their utility bill or through CHIF	Phone: 1-877-WISE-USE (947-3873) Website: www.energizect.com
AFC First EnergizeCT Heating Loan	Up to \$15,000	Up to 10 years (The amount of time it takes for the replacement furnace to pay for itself from energy savings, plus 2 years up to 10 years)	0% through 5/31/15	All residential property owners that are CL&P or UI customers in the Yankee Gas service area Equipment must be ENERGY STAR Rated Participants must pay 10% of the equipment costs Participants will repay the loan and interest on their electric bill through a monthly charge No FICO requirements; No late utility payments in the last six months	Phone: 855-803-3090 Website: www.ctenergyloan.com

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Citizens Bank Efficiency Loan Program	\$1,000 to \$10,000	Loan amount of \$1,000 to \$3,000: 36 months Loan amounts up to \$10,000: 84 months (7 yrs)	3% – 5%	Low-to-moderate income homeowners who upgrade a furnace or heating system Applicants must live in a low or moderate income census tract or have an income that is less than 80% of the area median income in the specific census tract Loan amount of \$1,000 to \$3,000: 36 months 3% APR Loan amount up to \$10,000: 84 months (7 yrs) 5% APR Monthly payment to Citizens Bank	Website: www.citizensbank.com/branchlocator
Webster Bank Home Equity Loan	\$10,000 to \$500,000	5 to 25 years	4.49% – 5.99%	Eligibility is determined using loan amount, home value, value of first mortgage and credit score. Interest rate depends on the loan amount and length of term. Line of Credit option similar; ask our banker for details. Monthly payment to Webster Bank	Phone: 800-995-9995 Website: www.websteronline.com
Clean Energy Finance and Investment Authority (CEFIA) Smart-E Loan	Up to \$25,000	5 to 12 years	4.49% – 6.99%	1-4 unit, owner-occupied home that is a primary residence located in Connecticut. Condominiums are eligible only if they are individually metered Monthly payment to the participating lending institutions	Phone: 860-563-0015 Website: www.ctcleanenergy.com
Clean Energy Finance and Investment Authority (CEFIA) Cozy Loan	Up to \$50,000 per project	Up to a 10-year term	5.99%	Low- and moderate-income owner-occupied households in residential 1-4 unit households and earn up to 80% of either Fairfield, New Haven or Litchfield counties Median income (AMI) to finance comprehensive energy audit and home assessments with FICO scores of 640 and greater. Participants are also eligible for financial incentives offered through Energize CT Monthly payment to AFC First	Phone: 888-232-3477 Website: www.energizect.com/residents/programs/cozyhome
People's United Bank Home Heating Efficiency Conversion Loan (HHECL)	\$2,500 to \$10,000	Loan amount of \$2,500 to \$5,000: 12, 24 or 36 months terms Loan amounts of \$5,000 to \$10,000: 12, 24, 36 or 48 months terms	5.99% – 7.99%	Any potential gas customer homeowners in the state with a FICO score of 700 or greater that upgrade or enhance their existing heating system Homeowner signs a Home Heating Efficiency Loan Agreement acknowledging that the loan funds will be used solely to convert to a more efficient heating system With a People's United Deposit Relationship: 5.99%; W/O People's United Bank Deposit Relationship: 7.99% Monthly payment to People's United Bank	Visit your local People's United Bank to sign up. Website: www.loan.com
Wells Fargo	\$3,000 to \$25,000	12, 24, 36, 48 or 60 months	7.25% – 9.25%	Call one of our bankers to talk about your eligibility and options 12/24/36: 7.25%; 48: 8.25%; 60: 9.25% Monthly payment to Wells Fargo	Phone: 888-667-5250 Website: http://retailservices.wellsfargo.com/homeprojects.html