



# ON-BILL FINANCING PROGRAM

## PROGRAM BENEFITS

### Smarter Spending

Complete important energy efficiency improvements without having to pay the full amount upfront, allowing you to spread out payments, while enjoying the upgrades immediately.

### Less Expense

With lower interest rates from the cooperative, you'll pay less over the life of the loan compared to using credit cards or unsecured loans - making your investment more affordable in the long run.

### Increased Value

Investing in home improvements can boost your property's value. On-Bill financing allows you to upgrade your home with higher efficiency products, so you can reap the benefits of efficiency and the potential of higher equity in your home.



**PIERCE PEPIN**  
COOPERATIVE SERVICES

We've been in the business of helping members Live Better® since 1938.

# ON-BILL FINANCING PROGRAM

HOW THIS VALUE ADDED SERVICE FROM  
PIERCE PEPIN COOPERATIVE SERVICES  
WILL HELP YOUR DOLLARS WORK  
HARDER FOR YOUR MOST VALUED ASSET

Helping our members and customers Live Better® is a cornerstone for how we do business. On-Bill financing through the cooperative supports this mission by providing members like you with an affordable financing option for upgrading and improving your home with more energy efficient products, which will ultimately save you money.

Also, our On-Bill financing options protect members from predatory lending practices often associated with informal lenders or high-interest payday loans, ensuring fair and transparent credit options for products and services when you need it most. And, our competitive rates help make our members dollars go further.



What Projects Qualify?

## ENERGY EFFICIENCY PRODUCTS AND SERVICES

### Electrical Panel Upgrades



### Electric Water Heaters



### Back Up Generators



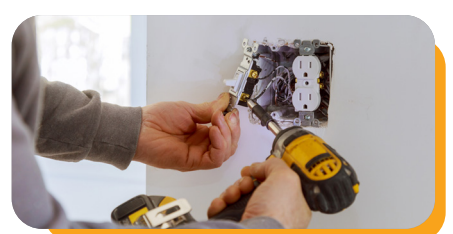
### Electric Vehicle Chargers



### Electrician Services



### Wire Upgrades (Safety)



### FINANCING PROGRAM TERMS

Loan Details - \$10,000 MAXIMUM LOAN AMOUNT PER PROJECT - \$20,000 MAXIMUM LOAN AMOUNT PER MEMBER	Level 1	Level 2	Level 3
Minimum Loan Amount	\$500	\$1,000	\$5,000
Maximum Term	1 Year	3 Year	5 Year
APR %	0.00%	5.00%	7.00%
Credit Check Requirement - Primary Applicant	Not Required	Not Required	Required
Credit Check Requirement - Secondary Applicant	Not Required	Not Required	Required

### COMPLETE THE FOLLOWING STEPS FOR FINANCING APPROVAL

1. Complete the On-Bill financing application on our website.
2. Submit the application to Pierce Pepin Cooperative Services for review and approval.
3. Work with our electrician services team or your own contractor to get estimates for your energy efficiency project. Members save when they use our electrician services.
4. Submit invoices to Pierce Pepin Cooperative Services when the work\* is complete.

\*Pierce Pepin Cooperative Services reserves the right to inspect the work completed at your home to ensure the full scope of work was performed as approved for financing. Further, members are required to opt-in to our Demand Response program (if applicable). Energy efficiency loans are only allowed at the members primary residence.



## EXCLUSIVE SAVINGS

*Members that use our Electrician Services can save 0.25% on the interest rate for their project.*



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