LOW INTEREST FINANCING

Save money on your energy bills with rebates and low interest financing for home energy improvements.

- **Interest rates as low as 0.00%****
- **Amounts up to $35,000 for up to 15 years**

THREE EASY STEPS

1. Work with a qualified contractor to choose the right products and services for your home and obtain a quote;
2. Fill out the Heat Saver Loan "Project Verification Form";
3. Complete the financing and funding with the lender of your choice:
   - Opportunities Credit Union (www.oppsvt.org/heat) or
   - VSECU (www.vsecu.com/energy-savings)

HEAT SAVER LOAN

INTEREST RATES

INCOME QUALIFICATIONS*	UP TO 5 YEARS	FROM 5 TO 15 YEARS
Over $96,240	3.99%	4.99%**
Between $64,160 and $96,240	1.99%	2.99%
Below $64,160	0.00%	1.99%

* Income guidelines apply.

**All rates are quoted "as low as" and are subject to an evaluation of your credit. Rates may vary from the rates indicated above. Offer is good through August 2016.

VISIT HeatSaverLoan.com TO GET STARTED!

Call Efficiency Vermont at 888-921-5990 for more information.

Sponsored by: VLITE, Efficiency Vermont, Vermont Public Service Department

Approved by: Equal Housing Lender, NCUA