



Get easy, low-cost financing for energy-efficiency upgrades.

Everyone should be able to afford energy-efficiency improvements for their homes or small businesses. That's why Avista has partnered with Puget Sound Cooperative Credit Union (PSCCU) to bring Energy Smart Loans to our Washington customers.

Energy Smart Loans are an excellent alternative when traditional funding sources fall short. They offer homeowners and small businesses low-interest, zero-down financing* along with the added convenience of having monthly loan payments as part of their Avista bill.

For more information about the Energy Smart Loans, please contact Avista at **(800) 227-9187** or visit myavista.com/energysmartloans

Low Rates and Flexible Terms

Energy Smart Loans can be used to purchase and install numerous energy-efficiency measures, including heating and cooling equipment, new windows and doors, insulation, LED lighting and ENERGY STAR certified appliances. Plus, you can enjoy:

- 100% financing of your energy-efficiency upgrades with no equity or down payment required.
- Payments as low as \$50 a month automatically added to your monthly Avista bill
- Loan amounts from \$1,000 to \$30,000 for residential customers and \$5,000 to \$75,000 for small business customers
- Fixed rate of up to 7.5% APR**
- Terms up to 15 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.



Residential

Energy Smart Loans can help finance your project as long as it meets minimum energy-efficiency standards. Visit myavista.com/energysmartloans for requirements. Improvements that are eligible for loans include:

Electric space heating: Ductless heat pump, air source heat pump, geothermal heat pump, CO2 heat pump heating system (can include a smart thermostat and duct work upgrades or additions)	Natural gas space heating: Furnace or boiler, wall furnace, integrated space and water heat (can include a smart thermostat and duct work upgrades or additions)
Lighting: Lamps, fixtures, ceiling fans	Appliances: Clothes washers, clothes dryers, refrigerators, freezers, dishwashers
Electric water heating: Heat pump water heater, storage tank water heater, CO2 heat pump water heater (can include a circulation pump, a water heater blanket, and pipe insulation)	Natural gas water heating: Tankless water heater, storage tank water heater (can include a circulation pump, a water heater blanket, and pipe insulation)
Insulation: Attic, wall, floor (can include air sealing)	Exterior: Windows, storm windows, skylights, doors
Cooling/central air conditioning: Split system, single package system, whole house fans	

Although it's not necessary for residential projects to qualify for Avista rebates, some may still be eligible. Visit myavista.com/getrebates for our current list of rebates.

Small Business

Washington customers who own small businesses can use an Energy Smart Loan for more specific energy-efficiency projects. Projects must qualify for Avista rebates to be eligible, and small businesses must own the building where the energy-efficiency upgrades are made. Improvements that are eligible for loans include:

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

The process is easy

Customers can either get pre-approval for a project or get started right away. Here are the steps:

1. Work with a contractor to complete a project bid: your contractor will then send the necessary documents to PSCCU.
2. Apply for your Energy Smart Loan at psccu.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.