Trustworthy financing for energy, resiliency and other home improvements


No cost to contractor.
About the National Energy Improvement Fund (NEIF)

With a lending legacy from 1947, formed as a benefit corporation (Certified B Corp™) in 2017, operating as a multi-state, fully compliant, non-bank financial institution.

NEIF provides lending and other services for improvements which make homes and businesses resilient, efficient, healthy and comfortable and helps contractors grow their businesses.

Led by energy financing pioneers Peter Krajsa and Matthew Brown and a team responsible for over $800 million in innovative energy financing programs.

NEIF is the nation’s only Certified B Corporation® energy efficiency and resiliency lender, meeting the highest standards of social & environmental performance, public transparency, and legal accountability.

$800M+
The National Energy Improvement Fund was organized as a public benefit LLC. NEIF went through additional assessment and scrutiny to officially 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.
NEIF serves four customer types.

**Homeowners**
Point of purchase financing and insurance for qualifying energy and resiliency improvements

**Businesses**
Financing for commercial, industrial and municipal energy and resiliency upgrades

**Contractors**
Bridge financing for HVAC, roofing, lighting & other contractors

**Governments, Utilities, Manufacturers & Programs**
Administration and delivery of program-driven efficiency and resiliency lending
NEIF finances essential products and services.

**Lending to Consumer and Commercial Customers**
Loan origination and servicing for efficient HVAC, resilient windows & roofs, lighting, battery storage and other efficiency & resiliency upgrades

**Property Insurance Based on Resiliency**
Insurance services for homeowners which provide reduced premiums after resiliency upgrades such as roofs that are fortified against hurricane-force winds

**Bridge Financing for Contractors**
Advance funding programs to cover contractor short-term capital needs with rebate advance payments, working capital and related funding

**Program Administration Services**
Portal technology, loan servicing and origination for governments, utility, other sponsors & their contractor networks
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.

Fair
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.
Residential financing currently available from Maine to Florida. Please ask us about other states.

Commercial financing available nationally.
What improvements are eligible?

All makes and models of most installed products and services that improve a **home’s energy efficiency, resiliency 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
Are you missing the quarter of the market that is the true monthly payment buyer?

“...I’ll just pay you cash or maybe use my card to get the points!”

“I am happy to use your free money – regardless of what it’s really costing you (or me).”

“I want to get the best improvement for my budget AND a low fixed payment that I can pay off at any time – no gimmicks and not another credit card!”

“I’ll pay any interest rate – just get me approved!”
Trustworthy financing for HVAC & other home improvements

7.99% 3, 5 & 10 Year Financing. No Cost to Contractor.

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.

<table>
<thead>
<tr>
<th></th>
<th>Tier 1</th>
<th>Tier 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Rate to Customer</td>
<td>7.99%</td>
<td>8.99%</td>
</tr>
<tr>
<td>Contractor/Dealer Fee</td>
<td>NO COST TO CONTRACTOR</td>
<td></td>
</tr>
<tr>
<td>Credit Qualification</td>
<td>720 Plus</td>
<td>700-719</td>
</tr>
<tr>
<td>based on lower of applicant and co-applicant credit score. DTI &lt;=50%. No BK in last 5 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Amount</td>
<td>$2,500 to $25,000</td>
<td>$2,500 to $20,000</td>
</tr>
<tr>
<td>Terms</td>
<td>3, 5 and 10 Year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Simple interest, fixed rate 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.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>Optional 0% for 12 months program, with contractor fee, also available. Contact NEIF for details.</em></td>
<td></td>
</tr>
<tr>
<td>Income Verification</td>
<td>Stated, No verification of primary income*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Secondary income, if any, is subject to verification.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>*Income verification may be required for Tier 2.</td>
<td></td>
</tr>
<tr>
<td>Qualifying Properties</td>
<td>Primary residence or vacation home</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 to 4 unit on permanent foundation.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>There is no lien placed on the property or the improvement</td>
<td></td>
</tr>
<tr>
<td>Qualifying Improvements</td>
<td>All makes and models of most installed products and services that improve a home’s energy efficiency, resiliency or comfort.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Work must be performed by a NEIF-Approved Contractor.</td>
<td></td>
</tr>
</tbody>
</table>
Fast and Paperless. Low Payments. No Cost to Contractor.

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.

<table>
<thead>
<tr>
<th>Amount</th>
<th>36 Months</th>
<th>60 Months</th>
<th>120 Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500</td>
<td>$81</td>
<td>$53</td>
<td>$33</td>
</tr>
<tr>
<td>$5,000</td>
<td>$161</td>
<td>$106</td>
<td>$66</td>
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<tr>
<td>$7,500</td>
<td>$242</td>
<td>$159</td>
<td>$99</td>
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<tr>
<td>$10,000</td>
<td>$323</td>
<td>$212</td>
<td>$132</td>
</tr>
<tr>
<td>$15,000</td>
<td>$484</td>
<td>$319</td>
<td>$198</td>
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<tr>
<td>$20,000</td>
<td>$645</td>
<td>$425</td>
<td>$264</td>
</tr>
<tr>
<td>$25,000</td>
<td>$807</td>
<td>$531</td>
<td>$330</td>
</tr>
</tbody>
</table>

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’s 9.99% APR. NEIF is an equal opportunity lender.

- Heating & Cooling
- Windows & Doors
- Roofing, Siding & Insulation
- Electrical & Plumbing
- Lighting & Renewables
Use your NEIF Financing Gateway as your in-home financing sales tool – compare price points and payment options.

- 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.
• 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.
Why become a NEIF-Approved Contractor?

• **Reputational enhancement** from your company's association with the nation's only B-Corp certified improvement lender

• **Alliances** with green banks, utilities, manufacturers, & associations provide special insights and programs

• **Sales training** for your team, on-site or on-line to increase closing rates

• **Contractor search engine** to help consumers find you

• **Marketing programs** focused on monthly payment selling

To join us as a NEIF-Approved Contractor visit www.neifund.org/for-contractors
We are ready to help with questions, orientations or sales training for your team – on-site or on-line. Just contact us!

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