



JCP&L Commercial & Industrial Energy Efficiency Program Financing FAQs Customer FAQs

Q: What is the JCP&L Commercial & Industrial Energy Efficiency Program Financing opportunity?

A: The JCP&L Energy Efficiency Programs provide access to low- or no-cost financing to promote easy and cost-effective access to energy efficiency measures by JCP&L customers.

Q: What is the relationship between JCP&L and NEIF?

A: JCP&L has engaged NEIF to offer 0% interest rate financing to JCP&L customers who participate in their energy efficiency programs according to program terms and eligibility. NEIF or their lending partner is the lender and servicer of the loans. JCP&L provides funds to bring interest rates down from market rates to 0% to enable participation in their energy efficiency programs.

Q: Who is NEIF? And what should I know about NEIF's Commercial Energy Finance offerings?

A: NEIF is a full-service, multi-state licensed consumer and commercial lender focused on program-driven financing plans for energy and resilience improvements. NEIF works with a network of contractors, distributors, manufacturers, utilities and governments to promote affordability for upgrades that make businesses and homes resilient, energy efficient, healthy, & comfortable. It is the nation's only specialty energy efficiency lender third-party certified as a B Corporation®. Certified B Corporations are businesses that meet the highest standards of verified social and environmental performance, public transparency, and legal accountability. NEIF is also a Home Improvement Expert Lender Partner of the U.S. Department of Energy

The top things to know about JCP&L Commercial Energy Efficiency Financing:

1. Financing covers 100% of your costs, less applicable JCP&L energy efficiency program rebates.
2. Financing requires no money down.
3. Customer financing must be used in conjunction with JCP&L rebates/incentives.
4. Financing at 0% lets you pay for your equipment upgrades over time. We don't guarantee it, but you'll frequently find that your monthly energy cost savings exceed your monthly 0% financing costs.

Q: Will there be a lien against my property?

A: JCP&L Energy Efficiency Financing, powered by NEIF, is an equipment secured loan, there is no lien against the property.

Q: Can I finance work that I do myself or by a friend?

A: To participate in the JCP&L Energy Efficiency Financing Program, the work must be installed by an approved contractor.

Q: I'm a customer, do I need to have an email address to submit an application? What if I don't have an email address? Can my contractor submit the application for me?

Yes, you are required to have your own email address to apply for the financing since the documents are sent to the customer's email address on the application. The application must be made directly from you, the customer, to NEIF.

Q: Is E-Sign required for my loan documents?

A: No, although it is preferred.

Q: Are there any charges that accrue to me, such as one-time finance documentation charges?

A: For loans larger than \$15,000, NEIF or its partner lenders charge a one-time documentation fee of between \$150 and \$275, depending on the partner lender used.

Q: What happens if I want to change contractors?

A: The applicant can change the contractor up until funding. The customer will need to notify NEIF when a new NEIF approved contractor is selected, so that updated estimate can be requested. The NEIF financing approval given for the previous project is no longer valid.

Q: Who can I contact regarding questions on my loan and/or Statement?

A: JCP&L's energy efficiency finance offerings provide financing from NEIF and from NEIF's lending partners. You will be informed if your financing is provided by an entity other than NEIF. For NEIF lending, please see below.

If you have any questions, Contact NEIF at (484) 838-5460 Option #5 or email loanservicing@neifund.org

Q: My loan was just finalized. When will I receive my first statement and when is my first payment due?

A: JCP&L's energy efficiency finance offerings provide financing from NEIF and from NEIF's lending partners. You will be informed if your financing is provided by an entity other than NEIF. For NEIF lending, please see below.

Statements are sent 20 days prior to the due date. Payments are due on the same day every month.

Q: What are my options for making payments?

A: JCP&L's energy efficiency finance offerings provide financing from NEIF and from NEIF's lending partners. You will be informed if your financing is provided by an entity other than NEIF. For NEIF lending, please see below.

- Payments can be remitted over the phone: 888 961 6343 Option #5.
- Online at secure.neifund.org.
- Mail payments remitted to:
National Energy Improvement Fund
PO BOX 9000
Fort Washington, PA 19034-9000

Q: Can I sign up for Paperless Billing?

A: Yes, you will need to create an online account. Our website is secure.neifund.org.

Q: Any other questions?

A: We'd love to answer them! Please contact NEIF at 888 961 6343.