

Atlantic City Electric Residential Energy Efficiency Financing

0.00% APR fixed monthly payment
financing for qualifying home
energy efficiency upgrades

Trusted 0.00% APR Fixed Monthly Payment Financing for Qualifying Home Energy Upgrades



Go Greener. Affordably.

APPROVED CONTRACTOR

In partnership with Atlantic City Electric, NEIF offers homeowners access to trusted, transparent and affordable monthly payment options for upgrades that make homes more energy efficient. All loans are made directly to the consumer by National Energy Improvement Fund, LLC.

Convenient No-Cost, Low-Payment Financing

100% financing (net of rebate) available, instant credit decision, easy paperless process and responsive communication with you and your customer.

Simple interest installment loan, not a credit card, guaranteed fixed rate and payment for life of loan with no lien on your home and no hidden costs. You may pay off at any time or pay ahead without penalty.

From NEIF, a B Corporation™, certified to meet the highest standards of compliance & fair lending and a U.S. Department of Energy Home Improvement Expert.

0.00% APR fixed monthly payment financing for qualifying home energy efficiency upgrades

No Contractor Fee

Monthly Payment Examples

	36 Months	60 Months	84 Months	120 Months*
\$2,500	\$69	\$42	\$30	N/A
\$5,000	\$139	\$83	\$60	N/A
\$7,500	\$208	\$125	\$89	N/A
\$10,000	\$278	\$167	\$119	\$83
\$15,000	\$417	\$250	\$179	\$125

* 10 year term available for Home Performance with ENERGY STAR projects over \$10,000.

- All loans are made directly to the consumer by National Energy Improvement Fund, LLC (NEIF) for program-qualifying upgrades performed by NEIF-Approved Contractors.
- Payment estimates based on 0.00% APR. Exact payment will be based on actual loan amount.
- Minimum loan \$2,500, maximum loan \$15,000. Loan amount is net of program rebate.
- 3, 5 or 7 year terms available.
- 10 year term available for Home Performance with ENERGY STAR projects over \$10,000.

Property Eligibility

- 1-4 unit primary or secondary (vacation) home - deeded properties and co-operative housing communities.
- Owner-occupied, no investment properties.
- Must be affixed to a permanent foundation.
- Unsecured loan - property type is for qualification purposes only, no lien is filed.
- Improvements must qualify for a rebate.
- Borrower(s) must be the Atlantic City Electric utility account holder and provide a copy of their utility bill prior to loan approval.

Qualifying Improvements* include:

- Air Source Heat Pumps
- Central Air-Conditioning
- Ductless Mini-Split Heat Pumps & AC
- Smart Thermostats
- Whole House Home Performance with ENERGY STAR

*For details on qualifying HVAC measures visit:
atlanticcityelectric.com/HVAC

For typical improvements in a Whole House approach visit:
atlanticcityelectric.com/Improvements

SUBMITTING THE REQUIRED REBATE FORM FOR QUALIFYING EQUIPMENT

- An approved rebate for qualifying equipment is required to access 0.00% financing
- Please note: Financing is provided by NEIF. Rebates are processed by CLEAResult.
- For fastest processing, the contractor can create a rebate account and submit the form online at <https://www.clearesult.com/trade-ally/ace>
- Or the customer or contractor can download a printable rebate form at atlanticcityelectric.com/HVAC and submit to: ACErebates@clearesult.com

- This rebate process is for equipment only. Whole House Home Performance with ENERGY STAR jobs are submitted through separate program software. Information on the program can be found at: atlanticcityelectric.com/Improvements
 - Please contact the HPwES administrator, ICF, at: ACEHPwES@icf.com (program-related questions only)

LOAN APPROVAL & FUNDING

1

Customer Proposal and Instant Credit Decision

- Propose an upgrade that qualifies for an Atlantic City Electric HVAC Rebate with a total price to the customer.
- Direct the customer to your company’s custom financing application link, provided by NEIF, for an instant credit decision.
- Credit approvals are valid for 120 days from application.
- Provide the customer with the necessary information from the rebate form to complete the loan application.

2

Project Submission and Final Credit Approval

- Upload a picture or pdf of customer contract or proposal to your company’s NEIF Contractor Portal as soon as possible.
- NEIF’s Energy Lending Specialists will work with the customer and contractor to expedite final approval and job funding.
- Upon final credit approval NEIF will email the customer an approval letter and email the contractor a Notice to Proceed.
- Electronic loan docs are sent directly to the customer by NEIF for their signature.

3


Loan Proceeds Payment to Contractor

- Upon job completion customer and contractor electronically sign off on job completion.
- Submit the Rebate form to the rebate program manager, for approval.
- NEIF pays the contractor the full price (net of rebate amount) via ACH within 2 business days after the work is completed to the customer’s satisfaction and the program rebate has been approved and processed by the rebate program manager.

Process Overview – Credit Application

- Each NEIF-Approved contractor has its own unique application URL for the program
- The customer can apply directly for an instant credit decision

(484) 838-4560 lending@neifund.org



Residential Application

← **✓** **☰** **☑** **👤** **☰** **▶** **📄** →

Contractor **Borrower(s) Information** Credit Application - Borrower LMI Project Information Preview & Submit Status

BORROWER INFORMATION

First Name _____ Middle Name _____ Last Name _____ Suffix _____ >

SSN _____
e.g. 123-45-6789

Street _____ Zip Code _____ City _____ State _____
Zip Code must be a valid zip code

Has co-borrower

Contractor Marketing Resources

Atlantic City Electric
Residential Energy
Efficiency Financing



- Each NEIF-Approved Contractor has a unique application URL which can be used on its website or in-home on mobile devices
- Contractors can also access program brochures, which can be customized with their logo and unique application URL
- Contractors also have access to a library of web banners which they can link to their unique application URL



Web banner



Brochure

Next Steps: Become a NEIF-Approved Contractor



Go Greener.
Affordably.

- The NEIF Seal of Approval for Contractors means:
- **Access to all NEIF's financing programs**
 - Special utility and government programs for targeted improvements
 - No contractor-fee EnergyPlus financing for all types of home improvements
 - Small Business and Commercial Financing and Rebate Advance Funding
- **Reputational enhancement** for your company by association with the nation's only Certified B-Corp, US DOE Home Improvement Expert and FORTIFIED partner lender
- **Benefit from NEIF's Alliances** with green banks, utilities, manufacturers & associations for special insights and programs
- **Expert sales training, sales tools and support** for your team to increase closing rates
- **Marketing and branding programs** to help you differentiate your company, broaden your market and promote fair, trusted affordable financing options to your customer



Join Us!

[www.neifund.org/
become-
approved-
contractor](http://www.neifund.org/become-approved-contractor)

<https://www.neifund.org/become-approved-contractor/>



Become a NEIF-Approved Contractor

Provide your customers simple, transparent and trusted financing options, from the nation's only Certified B-Corp™ energy lender at no cost to you!



Become a NEIF Approved Contractor

Atlantic City Electric

Offer simple, transparent and trusted financing options to your customers. At no cost to you!



NEIF - Approved Contractor Standards

- There is no charge to become a NEIF - Approved Contractor
- Minimum 3 years in business (or relevant experience), history of financial stability, satisfactory insurance and your certification of a minimum \$50,000 company net worth or compensating factors
- Satisfactory company, Better Business and personal credit (if required) histories
- Overall reputation for a high level of service and workmanship

Next Steps: Program Training for Your Sales Team



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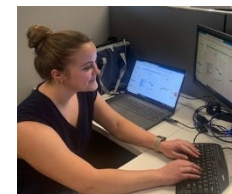
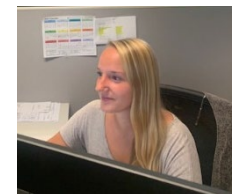
Randy Bak and our Business Development and Contractor Support and Marketing teams will provide you with clear, simple training on how to use this great program and additional financing options from NEIF.



Randy Bak, Senior Director – Business Development
rbak@neifund.org
978-766-7348



Ed Matos, VP Business Development
ematos@neifund.org
201-618-0878



Contractor Support /Marketing Team
contractors@neifund.org
484-838-5460 Option 3

Training & Program Contacts at NEIF

- NEIF specializes in working with contractors to integrate fair, transparent financing into their sales process to help increase the affordability of energy efficient upgrades
- We offer on-site and on-line training for contractors and their sales teams
- The Atlantic City Electric financing program is backed by a dedicated and experienced operations and management team ready to assist with any questions



Randy Bak, Senior Director – Business Development

rbak@neifund.org

978-766-7348

Ed Matos, VP Business Development

ematos@neifund.org

Contractor Support Team

contractors@neifund.org

Tessa Shin, VP Lending and Programs

tshin@neifund.org

Peter Krajsa, Co-Chair and Founder

pkrajsa@neifund.org

Matthew Brown, Co-Chair and Founder

mbrown@neifund.org