

### Commercial Financing Basic Terms

| Borrowers     | Commercial, Non-Profit, Multifamily (4+<br>units), or Government Properties  |  |
|---------------|--|--|
| Project Cost  | \$2,000 & Up   | Dependent on type of borrower                                  |
| Typical Terms | 1-7 Years  | Longer terms may be available for larger & government projects |
| Location      | Available in all 50 states   |  |
| Typical Rates | 8 - 13%<br>8 - 13%<br>4 - 7%   | Commercial<br>Non-Profit<br>Municipal                          |
| Mechanism     | Equipment Secured Financing  |  |
| Timing        | <ul> <li>Instant online Finance Portal creation</li> <li>Approval typically in 1 - 2 business days</li> <li>Final funding typically within 2 business days after project completion</li> </ul> |  |
| Other         | Have a large project or one that does not  |  |

Have a large project or one that does not match these criteria? Visit neifund.org to learn about NEIF's financing programs.

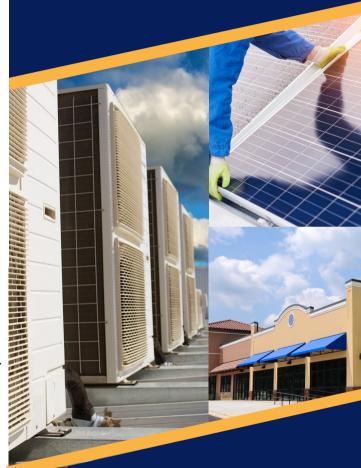
Contact commercialfinancing@neifund.org or call (720) 724-7673.

### How to Apply

Ask your contractor to send you an application; or fill out an application directly at: **commercial.neifund.org/apply** 







TRUSTED FINANCING FOR COMMERCIAL, NON-PROFIT & MUNICIPAL ENERGY IMPROVEMENTS

We offer our customers trusted, transparent and affordable monthly payment options for upgrades that make your business more energy efficient.

#### Low Monthly Payment Financing for Businesses, Non-Profits, and Municipal

National Energy Improvement Fund is a mission-based lender offering financing for improvements that make businesses and homes resilient, energy efficient, healthy, & comfortable. Work must be installed by a NEIF-Approved Contractor.

- Energy Efficiency & Related Equipment:
  - Lighting & Controls
  - HVAC & Refrigeration
  - Other
- Battery Storage & EV Charging
- Solar & Solar Thermal
- Indoor Air Quality
- Plumbing & Water Efficiency Equipment
- Non-Efficiency Equipment (case-by-case)

100% financing available, no money down

**Cash Flow Positive Financing Options** - For many customers, energy upgrades will immediately lower their monthly energy costs and will often exceed their finance payment.

**Stay Liquid** - Save cash for your core business. Budget for a fixed monthly payment.

Stay Flexible - NEIF financing coexists with

existing or new debt. You do not need to put up real estate for security.

From NEIF, a B Corp<sup>™</sup>, certified to meet the highest standards of compliance & fair lending practices.

## Three Simple Steps

Ask your contractor for a financing proposal from NEIF.

Apply for financing. Ask your contractor to send you an online application; or fill out an application directly at: commercial.neifund.org/apply

Receive notification of approval, sign

For more information, visit neifund.org,

email commercialfinance@neifund.org

or call (720) 724-7673.

→ closing docs, and begin installation.

As an Approved Contractor of the National Energy Improvement Fund, we have met NEIF's standards of commitment to quality work and customer service, financial stability and personal integrity.



APPROVED CONTRACTOR





# SIMPLE • TRANSPARENT • EXPERT • TRUSTED