

EMPOWER your customers to say:

YES!



Go Greener Academy

Sales Training & Resources
for NEIF-Approved Contractors

It's Not Too Late!

Using NEIF's Contractor Tools &
Trusted Financing to Drive Winter
Sales of Energy Upgrades

Go Greener Academy
December 10, 2025

Presented By:
Peter Krajsa, NEIF Co-Chair and the
NEIF Business Development Team

What We Will Discuss During Today's Webinar

- How to approach a unique heating season for consumers and contractors
- Leverage NEIF utility, state and recently improved national EnergyPlus to provide a trusted low-cost financing option all your proposals
- Updates on new technology and programs
- How to use our sales tools to differentiate your company from your competitors (and save your company money!)
 - Dealer fees comparison tool (vs NEIF \$100 funding fee)
 - Loan pre-qualification tool “Know before you go!”
 - Your company's unique URL and financing gateway for your customers
 - Update on training and on-demand videos
- Winter contractor marketing incentive

A Singular Focus on Financing Energy Efficiency & Home Resilience Upgrades

Based in Allentown, PA and Denver CO, NEIF is a national lender providing trusted financing for home and building energy upgrades for work performed by NEIF-Approved Contractors

- The nation's only Certified B Corp™ and US DOE Home Improvement Expert lender partner meeting the highest verified standards of social and environmental performance, transparency, compliance and accountability.
- NEIF works with **qualified, leading contractors of all sizes** as well as distributors, manufacturers, utilities, and governments.
- NEIF-Approved Contractors have met our standards for **commitment to quality work and customer service**, financial stability, and personal integrity.
- NEIF partners with them to **integrate trusted and transparent financing into their sales process** and broaden their markets in HVAC, roofing, remodeling, lighting and most energy improvements.

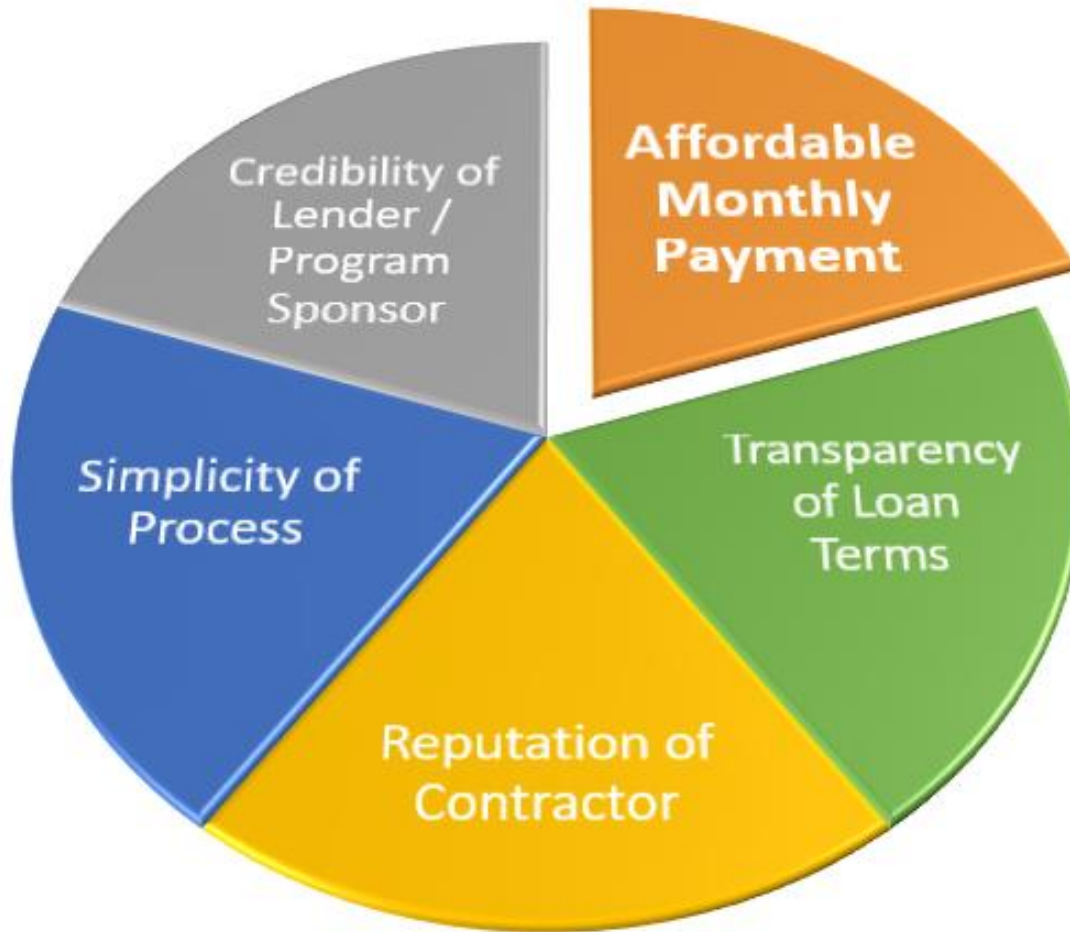


APPROVED CONTRACTOR

A Unique Heating Season

- Regardless of government impact, tariffs and general market uncertainty, consumers will continue to need essential energy improvements to their homes like HVAC, roofing and generators.
- **Budget affordability is becoming increasingly important, and integrated financing is important to include on every proposal.**
- We are seeing a large increase in applications for financing
 - NEIF's funded loan volume is up 50% year over year
 - A marked shift away from short term promotional rate products to longer term, lower payment financing programs
 - Contractors are also migrating to low/no dealer fee financing programs as margins compress
 - Contractors need efficient service and sales reps unburdened with complexities

Consumers Making Energy Efficiency Upgrades Want Trusted Financing



It's a major purchase, often unexpected. For many it's too big for generic or promotional "financing".

What drives customer "off the fence" for better energy upgrades?

National & Special State/Utility Financing Programs



- Our **EnergyPlus** financing is available nationally and can be used for most energy efficiency and building envelope upgrades
 - Up to \$50,000
 - Transparent, fixed-rate installment loan
 - 90% of customer qualify for 8.99%
 - New embedded “Best of Both Worlds” 0% option coming in January
- We also are the exclusive lender and administrator of many state and utility financing programs, which provide incentivized rates for high efficiency upgrades.
 - These include Pennsylvania’s KEEP loan (4.99%) and program for three NJ utilities (0%)
- Work under all programs may only be performed by NEIF-Approved Contractors. Contractors are paid within 2 business day upon satisfactory completion.

National Financing Options



NATIONAL ENERGY IMPROVEMENT FUND (NEIF)

Energy Home Improvement Financing



Coming January 2026

	PLAN 1- EnergyPlus Low Payment FINANCING Fixed Rate up to 12-Years, Low Flat Dealer Fee (\$100)			PLAN 2 – 0.00% - “Best of Both Worlds” FINANCING Fixed Low Payment 10-Year with True 0.00% for 12 Months
Dealer Fee	\$100 flat funding fee per loan (funded only)*			6.99% of loan amount dealer buydown fee on funded loans *
Credit Tier	Tier 1	Tier 2		<ul style="list-style-type: none"> • True 0% APR for first 12 months, no accrued or deferred interest. Fixed payment based on 10-year term (only) at 8.99% rate for Tier 1 and 14.99% rate for Tier 2. • All payments in first year go toward principal, effectively shortening the term. If paid off within the first 12 months, there is no interest due. Interest charges will begin on the outstanding balance after the first 12 months. There is no deferred or accrued interest
	700 Plus	680-699	640-679	
Available Terms	36, 60, 120 mos.- all amounts 144 mos. - min \$10k	36, 60, 120 mos. all amounts		
Customer APR	8.99%	14.99%		
Standard Loan Amount	\$2,500 to \$50,000	\$2,500 to \$35,000	\$2,500 to \$25,000	Standard Loan Amounts per Credit Score
Pre-Payment	The loan may be prepaid at any time <u>without penalty</u> .			
Income Verification	Stated, No verification of income* *Income verification may be required for credit scores of 1) below 680 with an amount above \$5,000 and 2) all amounts above \$25,000.			
Terms & Qualification	Simple interest, fixed rate, installment loan. Credit Qualification based on lower of applicant’s and co-applicant’s (if applicable) credit scores. No bankruptcies in last 5 years. Debt to Income (DTI) less than or equal to 50%, 42% for loans greater than \$25,000.			
Qualifying Properties	Owner-occupied primary residence or vacation home 1 to 4 unit on permanent foundation. No lien is placed on the home. There is a security interest in the improvement being financed.			
Eligible Improvements	All makes and models of Electrical HVAC systems (Heat Pumps, Central AC, etc.) ; ENERGY STAR rated Furnaces & Boilers (all fuels); Water Heaters & Water Systems; Windows & Doors; Roofing; Insulation; Electrical; Plumbing incl. Kitchens and Baths; Generators; Solar & Battery Storage and other energy improvements. Entire project may be financed if at least 50% of the work includes qualifying energy improvements.			
*Funding Fees and Dealer Buydown Fees netted from amount funded to contractor.. All loans are made directly to the consumer by NEIF or on behalf of its funding partners for work performed by NEIF-Approved Contractors. Contractor is paid in full upon satisfactory completion of job. Rates subject to change. Loan may be declined or subject to further review if underwriter determines that FICO score or other factors are inconsistent with actual credit profile. 081525				

New Technology and Programs

- Coming in January 2026, NEIF will introduce our new lending experience with improved functionality for contractors and consumers.

Loan Applications

Open Tasks 0	Open Applications 37	Apps expiring in 24 hrs 0	Apps submitted in the last 24 hrs 1
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Loan Application Status

Lead 9	Pending Proposal Review 0	Application Initiated 0	Identity Verified 4
Application Submitted 4	Pending Income Verification 0	Under Review 0	Pending Workscope Review 5
Approved 1	Offer Presented 0	Offer Selected	
Agreement Signed 0	Initial Disbursement Complete 0	Pending Rebate Approval	
QA Review In Process 0	Ready For Funding 0	Loan Funded	
Utility Funded 0	Not Interested 0	Expired	

NEIF
Home > Borrower On-boarding > NEIFUATBA000069

Consumer Financing Application

Application Path

In Progress
33%

Basic Information | Borrower Details | Project Information

Is your property in trust? Yes No

First Name* **Party** Middle Name
Last Name* **Beck** Suffix
Email Address (Personal)* **mailto=198@neifund.org** Confirm Email Address*
Home Address 1* **1986 Alwood Dr** Apt/C
Zip Code* **18018** City* **Bethlehem**
State* **Pennsylvania** Time as Resident/Foreign*
US Citizen/Lawful Permanent Resident* Yes No Active Military* Yes No

Borrower Details
Social Security Number (SSN)* **661116403843223ee3397a440c3d** Date of Birth* **01/01/1981**
ADD CO-BORROWER CONTINUE

NEIF Approved Contractors use our Sales Tools to Differentiate your Company from your Competitors



Who to Contact at NEIF

Get contact information for the full NEIF team.

[VIEW TEAM](#)

Financing Gateway Page

Find your Gateway in the contractor directory.

[SEARCH LIST](#)

Contractor FAQs

Find answers to the most common contractor questions.

[VIEW FAQs](#)

Digital Logo & Button Library

Download approved logos and buttons for marketing.

[GET LOGOS](#)

Contractor Portal Login

Access your NEIF contractor account and project dashboard.

[PORTAL LOGIN](#)

Program Webinars

Explore training webinars designed for residential programs.

[WATCH WEBINARS](#)

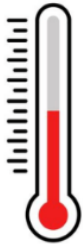
Dealer Fee Comparison

Compare dealer fees and financing options instantly.

[COMPARE FEES](#)

Use Your Unique URL Custom NEIF Financing Gateway on your Website or on your Phone in the Home

EXAMPLE HEATING & COOLING CONTRACTOR



Example Heating & Cooling Contractor

1005 Brookside Rd, Suite 200
Allentown, PA 18106
(484) 838-5487

VISIT WEBSITE

Filter programs by state:

Select State

CONTRACTOR TYPE

Commercial
Residential

STATES OF OPERATION

PA NJ DE MD NY

SPECIALTY

- ✓ Heating and Cooling and all related services
- ✓ Electrical & Plumbing (lighting, controls, generators, water heaters & treatment)
- ✓ Generators & Battery Storage

APPROVED PROGRAMS



NEIF EnergyPlus Loan

Explore the options below for simple-interest, low monthly payment financing for heating, cooling, HVAC, and other home energy improvements with NEIF's EnergyPlus Loan.

NEIF EnergyPlus Loan

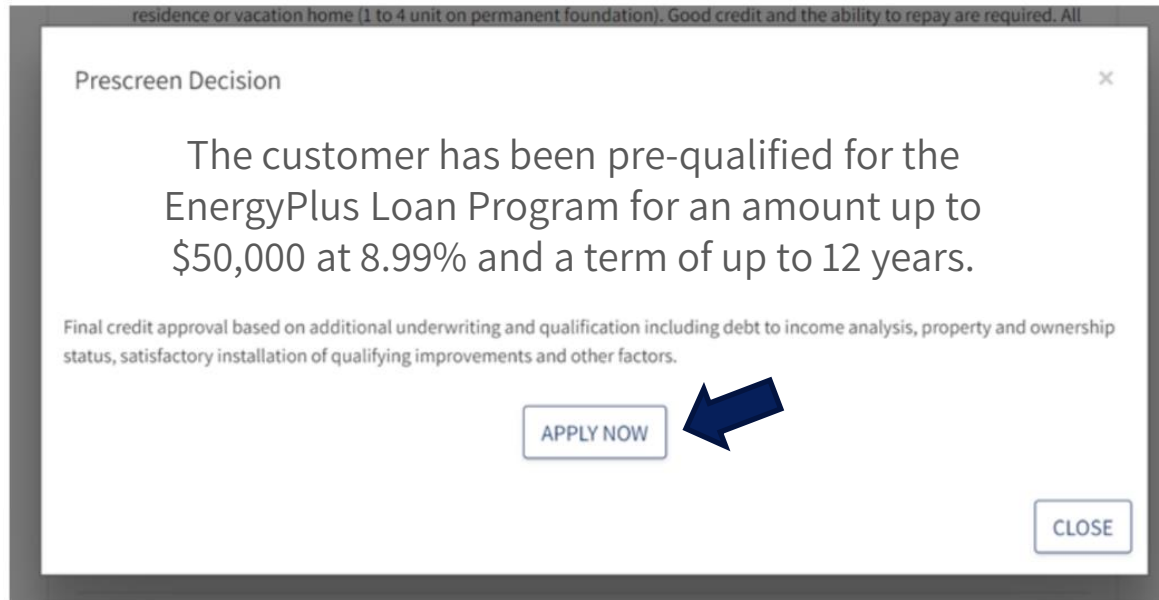


JCP&L On Bill Repayment Loan

Use this Monthly Payment Estimator to compare different options and then the customer can click to apply for an instant credit decision. The contractor will see the application status

Example Financing Gateway URL: <https://www.neifund.org/example-heating-cooling-contractor/>

Use Your Instant Credit Pre-Screen link to know if a customer meets minimum credit score standards before you visit the house. (Final approval based on actual app)



The instant credit pre-screen is intended for use with NEIF EnergyPlus Loan and not for loan products from other lenders. It is the mutual understanding between NEIF and our Approved Contractors that if an applicant successfully passes the pre-screen that they will be first offered the EnergyPlus Loan monthly payment option from NEIF, and only offered credit from other lenders if they do not qualify through NEIF. Contractor usage of the pre-screen tool is at the discretion of NEIF.

Quickly Find Answers to Frequently Asked Questions

How can we help?

Contractor FAQs

Find your answer below to some commonly asked questions.

- ▶ What does the customer application look like?

- ▶ What do I do if I am locked out of my contractor portal?

- ▶ I submitted an application and have not heard back with a status.

- ▶ I have questions about documents that were sent to me regarding becoming an approved contractor.

- ▶ How do I update the address and/or phone number on my account?

- ▶ Where should I send my client to apply for financing?

- ▶ What address should be used for the Certificate of Insurance certificate holder?

- ▶ I have questions about my customer's application.

Contacts

Contact one of our expert Contractor Relationship team members for information or with any questions you may have.

Amanda Hacker

Contractor Relationship Specialist

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(484) 268-5868

National Energy Improvement Fund LLC

1005 Brookside Road

📍 Suite 200
Allentown, PA 18106

📞 (484) 838-5460

📞 (888) 961-6343

For general inquires and/or sending documents,
you can contact the contractor relationship team at:

NEIF Marketing Support and Co-Branding Tools



QR Codes

Interactive widgets that enhance engagement and outreach.



Flyers

Professionally designed marketing flyers for easy distribution in Welcome Packet



Badges

Trustworthy badges to showcase your partnership with NEIF.

NEIF Video Library: Reference Webinars for Sales Training on Demand









NEIF Financing Program Webinars for ...
by National Energy Improvement Fund
Playlist · 13 videos · 57 views

▶ Play all

Search  

3 unavailable videos are hidden

-  **1** **Pennsylvania's KEEP Home Energy Loan Financing Webinar 10.30.25**
National Energy Improvement Fund · 30 views · 1 month ago
-  **2** **JCP&L Residential On-Bill Repayment Loan Webinar 03.20.25**
National Energy Improvement Fund · 274 views · 8 months ago
-  **3** **Indiana Energy Independence Fund (IEIF) Program Webinar 10.29.24**
National Energy Improvement Fund · 54 views · 1 year ago
-  **4** **KEEP Home Energy Loan Financing Overview 06.24**
National Energy Improvement Fund · 146 views · 1 year ago
-  **5** **KEEP Home Energy Loan Financing Overview 06.24**
National Energy Improvement Fund · 146 views · 1 year ago
-  **6** **NEIF EnergyPlus Consumer Video 08.23**
National Energy Improvement Fund · 1.1K views · 2 years ago

NEIF's YouTube Channel: <https://www.youtube.com/channel/UCIFrw-liq8yky4fFdVP-Csg>

Save Thousands Using NEIF Low/No-Fee Financing

NEIF Dealer Fee Comparison Tool

Average Job Financed

\$10,000



Number of Monthly Jobs

5



Finance Company Dealer Fees

Dealer Fee Pct of Loan

3% **6%** 10%

Annual Cost of % Dealer Fee

\$36,000



NEIF \$100 Flat Fee 8.99% Up to 12 Years

Flat \$100 per Funded Loan

Annual Cost of NEIF Dealer Fees

\$6,000

Check out NEIF's Dealer Fee Comparison Tool:

<https://www.neifund.org/contractor-resource-center/>

SIMPLE • TRANSPARENT • EXPERT • TRUSTED

1

"Know Before You Go" Credit Pre-Screen and Easy Application

- You can credit pre-qualify your customer with just a name and address - know before you go!
- Won't impact customer credit.
- To have your customer apply give them monthly payment options and use your company's custom NEIF Financing Gateway on your phone, tablet or website.

2

Instant Credit Decision We Take Care of the Details

- Your customer will receive an immediate credit decision and you can view it instantly on your NEIF Contractor Portal. We will also email you and your customer.
- Upload a picture or PDF of customer contract or proposal to their NEIF Contractor Portal as soon as possible.
- Our Energy Lending Specialists assist the customer and contractor to expedite final approval and funding

3

Fast Contractor Funding

- Electronic loan docs are sent directly to the customer upon final approval, typically as soon as the contractor's proposal has been uploaded.
- Contractor can review the status of customer applications at any time by logging into their portal.
- Customer and contractor electronically sign off on job completion.
- NEIF funds contractor directly via ACH within 2 business days.



STAY WARM THIS WINTER, AFFORDABLY

SPECIAL FINANCING FOR HOME ENERGY IMPROVEMENTS

TRANSPARENT, LOW-COST FINANCING

The National Energy Improvement Fund (NEIF), a U.S. DOE Home Improvement Expert Partner, offers **trusted, fixed-rate, low monthly payment EnergyPlus financing** for qualifying energy efficiency improvements that keep your home efficient, healthy, safe, and comfortable all winter long. All work must be installed by a NEIF-Approved Contractor to qualify.

- HEATING/COOLING, ELECTRICAL, PLUMBING
- WINDOW, DOORS, INSULATION
- GENERATORS & BATTERY STORAGE
- 100% FINANCING OF PROJECT
- NO PRE-PAYMENT PENALTIES
- NO LIEN FILED ON YOUR HOME
- FINANCING FROM \$2,500 — \$50,000

- 1 **Choose the payment that fits your budget.** You can pay off early or pay ahead with no penalty.
- 2 **Apply to NEIF for an instant credit decisions** by scanning our QR code.
- 3 **Sign electronic loan documents from NEIF.** NEIF pays your contractor when the work is completed to your satisfaction.

EnergyPlus FINANCING
True Fixed Rate & Payment

- **Fixed low monthly payment** Up to 12 year term at 8.99% rate for qualifying borrowers*.
- **Loan may be pre-paid at any time** without penalty.

LOW MONTHLY PAYMENT EXAMPLES

	36 Months	60 Months	120 Months	144 Months
\$2,500	\$79	\$52	\$32	-
\$5,000	\$159	\$104	\$63	-
\$7,500	\$238	\$156	\$94	-
\$15,000	\$477	\$311	\$190	\$171
\$25,000	\$795	\$519	\$317	\$284
\$35,000	1,113	\$726	\$443	\$398
\$50,000	\$1,590	\$1,038	\$633	\$569

*All loans are made directly to the consumer by National Energy Improvement Fund, LLC, or its lending partners. Rate and maximum loan amount based on borrower's credit.



- Include a low-cost monthly payment option on every proposal

Winter Marketing Incentive

Contractor incentive program:

- **To qualify** - submit at least 3 loan applications between November 17, 2025, through January 31, 2026
- **Earn** - \$50 incentive for every funded loan
- **Payment** – monthly after loan funding



Helping Contractors Grow Their Energy Efficiency Business with Trusted Financing

NEIF's Business Development, Contractor Relationships, and Marketing teams will provide you with clear, simple training on how to use this great program and additional financing options from NEIF.



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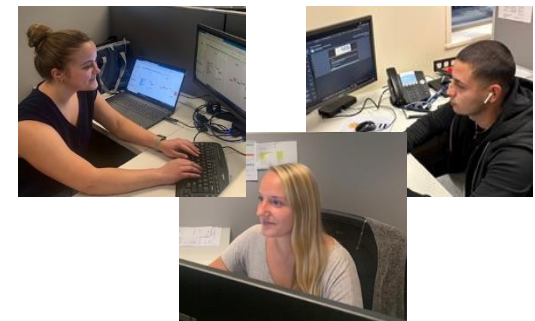
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