

## Qualifying projects:

- Heat pump purchase and installation
- Heat pump tune-up
- Duct repair or replacement
- Attic, floor, exterior wall or perimeter insulation (foam or cellulose only)
- Air sealing
- Heat pump water heater purchase and installation
- Water heater blanket and pipe insulation
- Attic ventilation
- Insulated doors
- Energy-efficient windows

Loan details	
Minimum loan	\$2,000
Maximum loan	\$10,000 (4.99%) (weatherization only)
	\$20,000 (6.99%) (if including heat pump)
Annual Percentage Rate (APR)*	4.99% (5-year term) 6.99% (10-year term)
Term	Up to 5 years (weatherization only)
	Up to 10 years (if including heat pump)
Billing	Monthly statements issued by Regions Bank
Fees	No origination fees or recording costs
Additional information: <ul style="list-style-type: none"> <li>• 90-day approval period (work must be complete within 90 days of loan approval)</li> <li>• No prepayment penalty</li> <li>• Can finance up to 100% of installation costs (up to maximum loan amount)</li> <li>• Financing available only for qualifying projects performed by licensed contractors</li> <li>• Payment made directly to contractor(s)</li> </ul>	
*Current APRs became effective August 1, 2013 and are subject to change. APRs and repayment terms will depend on the amount financed and terms of the financing agreement. For example: A loan in the amount of \$10,000.00 financed for 120 months at 4.99% will have a monthly payment of \$106.02.	

For more information contact the Energy Services Department:

## West Florida Electric

A Touchstone Energy® Cooperative   
The power of human connections

(800) 342-7400 • [www.westflorida.coop](http://www.westflorida.coop)



**HELP** *is on the way!*  
Home Efficiency Loan Program

West Florida Electric  
A Touchstone Energy® Cooperative   
The power of human connections

**ENERGY EFFICIENCY  
EQUALS SAVINGS FOR  
YOUR HOME**

# Whole-house energy efficiency at one time.

The **Home Efficiency Loan Program** is designed to help our members improve the energy efficiency and comfort of their homes.

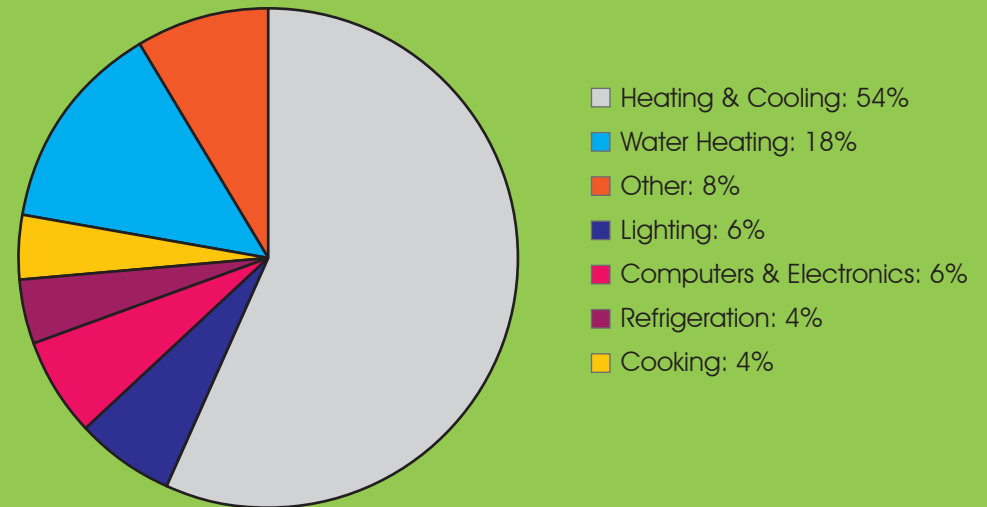
Through an agreement with Regions Bank, qualifying members may receive low-interest loans to finance certain energy efficiency improvements.

Here's how it works:

- 1: Contact us at [800] 342-7400 and ask about the Home Efficiency Loan Program.
- 2: We'll come to your home and conduct an energy audit to identify areas of improvement.
- 3: You'll complete the simple loan application process.
- 4: If approved, you'll hire a contractor to make the improvements.
- 5: You'll receive monthly loan billing statements from Regions Bank.

Best of all, you'll enjoy a home that's more comfortable and energy-efficient.

The average home's energy usage:



Low-interest loans to finance  
**energy-efficient**  
home improvements.