

SPECIAL FEATURES

Improve the energy efficiency of your home with this fast and convenient monthly payment financing option for affordable energy-saving home improvements.



True Fixed Rate™ Unsecured Financing



Loans up to \$25,000;
100% Financing Available



Low fixed rate, fixed monthly payments



Loan terms up to 10 years with no pre-payment penalties



No lien on your home, no points, fees or closing costs, no home equity required and new homeowners are OK too

WHO IS ELIGIBLE?

- All homeowners who are making qualifying improvements to their primary residence or vacation home (1 to 2 unit primary residence or vacation home on permanent foundation) are eligible.
- Good credit and the ability to repay are required; all income levels are eligible.

HOW TO APPLY

1.

GET AN ESTIMATE

Contact an AFC First Approved Contractor to get an estimate for qualifying improvements. Visit BlackHills.AFCFirst.com or call 888.232.3477 to find an approved contractor in your area.

2.

FAST APPROVAL

Mobile and Web-Based tools allow your contractor to instantly quote your monthly payment. You may apply online or by phone.

3.

INSTALLATION & PAYMENT TO CONTRACTOR

Your contractor sends us a copy of their estimate/proposal and Contractor Submission Sheet identifying final price and qualifying improvements. We pay the contractor when the work is done to your satisfaction.



Call AFC First at 888.232.3477



Visit us online at BlackHills.AFCFirst.com



AFC First, founded in 1947, provides energy efficiency financing in twenty states through a network of over 6,000 Approved contractors, utilities and manufacturers. It is one of three Fannie Mae Energy Lenders in the U.S. and the nation's first private Home Performance with ENERGY STAR® sponsor. The **EnergyLoan®** name and logo are registered trademarks of AFC First.



SPECIAL FINANCING FOR ENERGY SAVING HOME IMPROVEMENTS

Energy Loan®



WHAT IMPROVEMENTS QUALIFY?

EnergyLoan® is for energy-related and renewable energy improvements. All work can be financed if at least 50% of the project is comprised of the following:

Heating & Cooling

- All types of gas, electric or oil heating and air conditioning systems and all related work and services, including line extension, tanks and sewer lines

Air Sealing & Insulation

- All types

Windows & Doors

- All makes and models of windows, doors, siding & roofing

Electrical & Plumbing

- Electrical and plumbing including water heaters, water treatment, baths and kitchens

Geothermal, Solar & Other

- Other qualifying energy-saving improvements including geothermal, solar and small wind

Whole House Home Performance with ENERGY STAR®

WHO MAY PERFORM THE WORK?

Only AFC First Approved Contractors may perform the work. Approved Contractors are authorized to perform work under the program. They are not agents of AFC First. All loans are made directly to the consumer.

MONTHLY PAYMENT EXAMPLES

Loan Amounts	36 Months	60 Months	120 Months
\$2,500	\$84	\$57	\$37
\$5,500	\$185	\$125	\$82
\$7,500	\$253	\$171	\$112
\$10,000	\$337	\$227	\$149
\$12,500	\$421	\$284	\$187
\$15,000	\$505	\$341	\$224
\$20,000	\$674	\$455	\$299
\$25,000	\$842	\$569	\$373

Subject to credit approval by AFC First Financial Corporation, Allentown, PA. All loans are made directly to the consumer by AFC First or Citizens State Bank on behalf of AFC First. Monthly payments based on **True Fixed Rate™ EnergyLoan®** of 12.99% APR. Rates subject to change. Other rates and terms may be available.

TRUE FIXED RATE™

Low Fixed Rate, Fixed Monthly Payment

Many financing programs are promotional or “teaser” interest rates for an introductory time which then revert to a very high rate if the loan balance is not paid off during the promotional period. These “credit card” types of financing also do not necessarily guarantee a fixed rate or payment for the loan term. **EnergyLoan®** is a simple interest, fixed rate loan with longer terms available than typical bank financing. The monthly payment and interest rate can never change. And since there is no penalty for pre-payment, you may pay it off or make additional principal payments at any time.

INFORMATION



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