You can finance new energy efficient equipment at low rates through our financing partner Green Mountain Credit Union!





0% APR financing on qualifying equipment (no rebates apply)

- ★ 1-5 year terms, loan amounts up to \$15,000
- ★ Longer term loans may be available, but APR and other terms may change

3.99% APR financing on qualifying equipment (rebates do apply)

- ★ 1-5 year terms, up to \$15,000
- ★ Longer term loans may be available, but APR and other terms may change

Please be advised that a mortgage lien will be placed on the subject property by GMCU to secure your loan. At the closing, a check for \$25 individual (or \$50 joint) credit union membership and \$80 for document preparation and recording will be due. If you have any questions regarding the loan process, please email dallas@greenmountaincu.com or call GMCU at 802-864-6892.

GREEN MOUNTAIN CREDIT

How to apply for loan:

Complete this form and the attached loan application, along with:

- Copies of 4 recent pay stubs & W-2's
- A copy of your contractor's proposal or invoice. (Must include: make, model & efficiency rating)
- A copy of your most recent tax bill

And send to: dallas@greenmountaincu.com

Or via mail to:

Green Mountain Credit Union 1250 Shelburne Rd, So. Burlington, VT 05403 You will be contacted when your loan is approved! Questions? Call (802) 864-6892

*Choose your loan rate

- 0% APR financing on qualifying e
 - ★ rebates for equipment cannot
 - ★1-5 year terms, loans up to \$15,000

Customer Information

I certify that I meet the eligibility requirements of this loan program, and that all information submitted as part of this Verification Form, including the attached quote and scope of work, is correct to the best of my knowledge. I agree to allow Green Mountain Credit Union to share project information with VGS.

Project Address	City/Town	State	Zip
Mailing Address (if different)	City/Town	State	Zip
Telephone	Email		
Customer Signature		Date	

*List your equipment (See reverse for categories and qualifications. Ask your contractor about qualifying equipment)

Equipment Manufacturer Model # Efficie	ncy Rating (AFUE/UEF)



2023 Home Equipment Loan Information Form

Eligible Equipment Must be purchased new	Required Efficiency* As listed in AHRI or EnergyStar***	Rebate Alternative Rebates <u>do not apply</u> if financing project at 0% Rebates <u>do apply</u> when financing project at 3.99%			
Hot Air Furnace	95-96% AFUE 97%+ AFUE	\$500 \$800			
Combi Furnace / Water Heater	95%+ AFUE	\$1100			
Hot Water Boiler	90-94% AFUE	\$800			
Hot water Boller	95%+ AFUE	\$1200			
Combi Boiler / Water Heater	90-94% AFUE	\$1200			
	95%+ AFUE	\$1600			
Direct Vent Space Heater	80%+ AFUE	\$300			
Water Heater (40/50 gal)	.70+ UEF	\$300			
	.8289 UEF	\$400			
Tankless Water Heater	.9094 UEF	\$600			
	.95+ UEF	\$800			
Indirect Water Heater	Heated by 90%+ AFUE Boiler	\$200			
Drain Water Heat recovery	Call (802) 863-4511	\$500			
Smart Thermostat	Go to EfficiencyVermont.com	\$100			

* The AFUE (Annual Fuel Utilization Efficiency) of proposed new equipment can be found at <u>ahridirectory.org</u> or <u>energystar.gov/</u> <u>products</u>. The UEF (Uniform Energy Factor) for water heaters is the amount of hot water produced per unit of fuel consumed over a typical day. A higher AFUE or UEF indicates more efficient equipment. **Ask your contractor about qualifying equipment.**

VGS Equipment Rebate Terms and Conditions

Eligibility: Project must be installed at a Vermont residential home, owned and occupied by the borrower or borrower's tenant. Equipment must be purchased new and have an active listing on the AHRI or Energy Star list. Equipment must be installed by a Natural Gas Certified contractor and at a valid VGS account address. All Equipment must be installed to manufacturer's instructions and operated according to all applicable federal, state and local codes and ordinances. VGS has no responsibility for such compliance. Performance of installed equipment is not guaranteed expressly or implicitly. VGS reserves the right to verify the eligibility of the equipment installed. Customers must provide the Contractor's final invoice with rebate application to VGS for payment. Contractor's invoice must include size, make, model and serial number of the installed equipment. Incomplete applications, missing data, or ineligible equipment may result in the delay or disqualification of the rebate.

Loan limits: Maximum equipment loan amount is \$15,000, or as set by Green Mountain Credit Union.

Disclaimer of warranties and limitation of liability: Vermont Gas does not warrant the performance of installed equipment expressly or implicitly for fitness for a particular purpose nor does it warrant that the equipment or its installation complies with any specifications, laws, regulations, codes, or standards. Vermont Gas does not warrant or guarantee any estimation of cost saving provided to Borrower in a home energy audit. Any estimation of cost savings presented to Borrower is based on the figures Borrower provided to its auditor. Borrower's contract for installation is with its selected contractor alone and VGS shall not be liable for any damages of any kind in connection with the installation, implementation, or use of the improvements.

Endorsement: VGS does not endorse any particular manufacturer's product or system design in providing this financing opportunity and only provides a list of products that are eligible for current State of Vermont rebates.

Terms: Loan offer is subject to approval and available funding as determined by VGS's lending partner, Green Mountain Credit Union. All loan terms are subject to change without prior notice.

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C R E D I T U N I O 1250 Shelburne Road South Burlington, VT 05403

(802) 864-6892 • (800) 360-6892 Fax: (802) 660-9692 www.greenmountaincu.com



Application

Married Applicants: May a Individual Credit: You mus 1. you live in or the proper 2. your spouse will use the	t complete the Applica	ant section about yourself				VA, WI),
3. you are relying on your	spouse's income as a tion to the extent poss	sible about the person on v	vhose payments yo	ou are relying.		
Guarantor: Complete the C	Other section if you are	e a guarantor on an accour	it/loan.			
LOANLINER Account/Lo		Joint				
(Including ATM/Debit Card	Access to the Accou	nt if Available)				
Amount Requested \$ Purpose/Collateral:						
Repayment: Payroll De	duction Cash	Military Allotment	Automatic Payme	nt		
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