



2025 Natural Gas Home Equipment Loan

Side 1
1/1/2025

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

0% APR

- ★ **0% Annual Percentage Rate financing** on qualifying natural gas equipment
- ★ 1-5 year terms, loan amounts 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.



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.

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

Customer Name

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 #	Efficiency Rating (AFUE/UEF)



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Eligible Equipment <i>Must be purchased new</i>	Required Efficiency* <i>As listed in AHRI or EnergyStar™*</i>	Point-of-Purchase Rebate <i>Applied at local distributors</i>
Hot Air Furnace	95-96% AFUE	\$250
	97%+ AFUE	\$400
Hot Water Boiler	90-94% AFUE	\$500
	95%+ AFUE	\$600
Combi Boiler / Water Heater	90-94% AFUE	\$600
	95%+ AFUE	\$800
Direct Vent Space Heater	80%+ AFUE	\$100
Water Heater (40/50 gal)	.86+ UEF	\$300
Tankless Water Heater	.82-.89 UEF	\$100
	.90-.94 UEF	\$300
	.95+ UEF	\$500
Heat/Energy Recovery Ventilator	HVI Listed	\$400
Drain Water Heat recovery	Call (802) 951-0321	\$500
Smart Thermostat	Go to EfficiencyVermont.com	\$100

* The AFUE (Annual Fuel Utilization Efficiency) of proposed new equipment can be found at ahridirectory.org or energystar.gov/products. 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.

2025 Household Income Verification



VGS offers award-winning efficiency programs designed to help our customers use less energy, save money and help the environment. Income-eligible customers can receive additional funding or low-cost financing to support efficiency improvements.

Participant Information

Homeowner Name	Telephone	Email	
Physical Address	City	State	Zip Code
Mailing Address (if different)	City	State	Zip Code

Annual Household Income (AHI)

Income is defined as the total annual gross income of all family and non-family members 18+ years old living within the household. All sources of income must be counted from all persons in the household based on anticipated income expected within the next 12 months. Possible types of income include but are not limited to: wages, salary, tips, bonuses or commissions payments, public assistance, social security/SSI, child support, regular gifts, unemployment, income earned on assets (savings, IRA, etc.) and some types of financial aid.

To calculate income, take the monthly amount that you and the people in your household are paid before taxes and multiply by 12. Include all wages, including regular salaries and overtime. If you are self-employed, use the previous 12 months of pretax income.

Vermonters whose AHI falls at or below the following levels are eligible for increased incentives or 0% financing. Please circle the income amount you fall below based on your county and number of people in your household.

County	Income Level*	1 Person	2 People	3 People	4 People	5 People	6+ People
Chittenden & Franklin	80% AMI	\$66,600	\$76,100	\$85,600	\$95,100	\$102,750	\$110,350
Chittenden & Franklin	120% AMI	\$99,900	\$114,150	\$128,400	\$142,700	\$154,100	\$165,500
Addison	80% AMI	\$61,050	\$69,750	\$78,500	\$87,200	\$94,200	\$101,200
Addison	120% AMI	\$91,550	\$104,650	\$117,700	\$130,800	\$141,250	\$151,750

*AMI = area median income by county

Applicant Statement

I hereby certify that I meet the income qualification(s) on this form, and that all the information provided by me on this form is accurate and complete. I understand that this self-certification may be subject to further verification by Vermont Gas Systems or the Vermont Department of Public Service. If requested, I agree to provide Vermont Gas Systems or the Vermont Department of Public Service with the information or documentation required to verify my household annual income (e.g., pay stubs, bank account statements, tax returns, etc.).

Head of household name (printed)	Head of household Signature	Date
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HOW TO APPLY

Mail: VGS, c/o Energy Efficiency Team, 85 Swift Street, South Burlington, VT 05403
E-mail: efficiency@vermontgas.com • Online: vgsvt.com/residentialrebate



GREEN MOUNTAIN CREDIT UNION

1250 Shelburne Road
South Burlington, VT 05403

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

APPLICATION

There are costs associated with the use of a credit card. Information about costs, rates, and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at (800) 360-6892 or writing to us at the address stated on this application.

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if
1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

Account/Loan: [] Individual [] Joint

Credit Card Account: [] Individual [] Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant Signature Date
X (Seal)

Co-Applicant Signature Date
X (Seal)

Amount Requested \$
Purpose/Collateral:

[] Credit Limit Requested \$
If Authorized User, Name:

PAYMENT PROTECTION Are you interested in having your loan protected? [] YES [] NO

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT OTHER [] CO-APPLICANT [] SPOUSE [] GUARANTOR [] OTHER
NAME (Last - First - Initial)
ACCOUNT NUMBER SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER
BIRTH DATE EMAIL ADDRESS
HOME PHONE CELL PHONE BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS
PRESENT ADDRESS (Street - City - State - Zip) [] OWN [] RENT LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip) [] OWN [] RENT LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO
MORTGAGE BALANCE MONTHLY PAYMENT INTEREST RATE
\$ \$ %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
[] MARRIED [] SEPARATED [] UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME EMPLOYMENT/INCOME
EMPLOYMENT STATUS FULL TIME PART TIME HOURS PER WEEK
START DATE:
NAME AND ADDRESS OF EMPLOYER
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME PER OTHER INCOME PER
\$ \$
TITLE/GRADE SOURCE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS
STARTING DATE ENDING DATE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
WHERE ENDING/SEPARATION DATE []

REFERENCE		REFERENCE	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
RELATIONSHIP	HOME PHONE	RELATIONSHIP	HOME PHONE

WHAT YOU OWE						
DEBT	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
<input type="checkbox"/> RENT		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> FIRST MORTGAGE (Incl. Tax & Ins.)		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

WHAT YOU OWN						
ASSET DESCRIPTION	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN		OWNED BY	
			YES	NO	APPLICANT	OTHER
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER INFORMATION ABOUT YOU	IF YOU ANSWER "YES" (BY CHECKING THE BOX) TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		<input type="checkbox"/>	<input type="checkbox"/>
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST SEVEN YEARS, OR BEEN A PARTY IN A LAWSUIT?		<input type="checkbox"/>	<input type="checkbox"/>
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?		<input type="checkbox"/>	<input type="checkbox"/>
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan): TO WHOM (Name of Creditor):		<input type="checkbox"/>	<input type="checkbox"/>

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only	Date
X	(Seal)

CREDIT CARD CONSENSUAL SECURITY INTEREST

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest.

Consensual Security Interest Acknowledgement and Agreement	Date
X	(Seal)

Consensual Security Interest Acknowledgement and Agreement	Date
X	(Seal)

SIGNATURES

By signing or otherwise authenticating below:

- You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received and for other accounts, products, or services we may offer you or for which you may qualify. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
- If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature	Date
X	(Seal)

Other Signature	Date
X	(Seal)

CREDIT UNION USE ONLY

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED <small>(Adverse Action Notice Sent)</small>	APPROVED LIMITS: SIGNATURE	LINE OF CREDIT	CREDIT CARD	OTHER
		\$	\$	\$	\$
		DEBT RATIO/SCORE: BEFORE	AFTER		

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures	Date
X	(Seal)

Credit Committee or Loan Officer Signatures	Date
X	(Seal)