

Trusted financing for energy, resilience and other home improvements

Simple. Transparent. Fair. Expert.



EnergyPlus Loan
NATIONAL ENERGY IMPROVEMENT FUND

Trusted Financing for Energy & Resiliency Home Improvements



U.S. DEPARTMENT OF
ENERGY
HOME IMPROVEMENT EXPERT™



neifund.org



SIMPLE • TRANSPARENT • FAIR • EXPERT

About the National Energy Improvement Fund



Financing the Transition to Energy Efficient and Resilient Buildings

An established and growing innovator in home and commercial energy finance

A mission-focused company with environmental and economic impact



With a lending legacy from 1947, organized in 2017 as a mission-oriented, for-profit Benefit Corporation, operating as a full-service, **multi-state licensed consumer and commercial lender**.

50,000
completed
& planned
projects

Providing fair and transparent **financing for homes and businesses for essential energy and resilience improvements** like HVAC, roofing, lighting & battery storage. Over 5,000 completed projects with a 5-year plan of 50k.



Supervised as a **consumer lender and servicer in 16 states** from Maine to Florida with additional states in development; operating **nationally as a commercial lender** and provider of contractor advance funding.



Engaged through partnerships and contracts with **governments, utilities, trade groups, manufacturers & distributors** including Efficiency Maine, Xcel Energy, AEP Ohio, BPA/BPI, Eversource, Rheem distributors, Energy Kinetics.

\$800M+

Led by energy financing pioneers Peter Krajsa and Matthew Brown and a team responsible for over \$800 million in innovative energy financing programs



The **nation's only Certified B Corporation® energy and resilience lender**, meeting the highest standards of social & environmental performance, public transparency, and legal accountability.



As a U.S. DOE Partner, NEIF finances improvements which reflect a **5% to 25% reduction in estimated annual energy savings**. Five- year plan anticipates a total carbon reduction of 120,000 metric tons.



Helping **broaden the affordability** of energy & resilience improvements to all classes of income. 50% of NEIF's loans have been made to low- and moderate-income borrowers.



May 2020 acquisition of MyStrongHome fintech and insurance platform **expands NEIF's mission to growing resilience** market making homes & buildings resistant to wildfires, hurricanes etc.



A growing national network of vetted, **approved contractors of all sizes**. Supported with sales, marketing and technical training and development



NEIF's Customers

NEIF serves four customer types.



Homeowners

Point of purchase financing and insurance for qualifying energy and resilience improvements



Businesses

Financing for commercial, industrial and municipal energy and resilience upgrades



Contractors

Bridge and advance financing for HVAC, roofing, lighting & other contractors



Governments, Utilities, Manufacturers; Distributors & Programs

Administration and delivery of program-driven efficiency and resiliency lending



NEIF's Mission & Differentiation

Partnering with Leading Contractors

Increasing the affordability and accessibility of energy efficiency and resiliency improvements and **helping like-minded contractors grow their businesses.**



Simple

Uncomplicated products and processes.
Responsive communication, knowledgeable service and straight-forward technology.



Transparent

Financing options with clear terms and no hidden costs to customers or contractors. Supporting informed and confident decision-making.



Trusted

Third-party certified to meet the highest standards of compliance, social & environmental focus, accountability and fair lending practices.



Expert

Years of innovation in energy & resiliency financing
Knowledge, expertise and broad industry perspective for best contractor and customer experience.



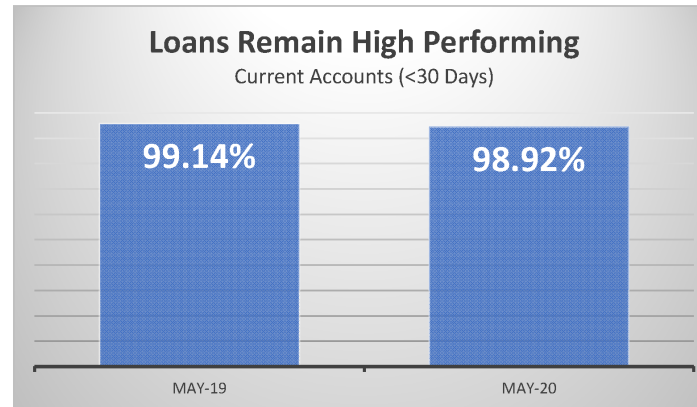
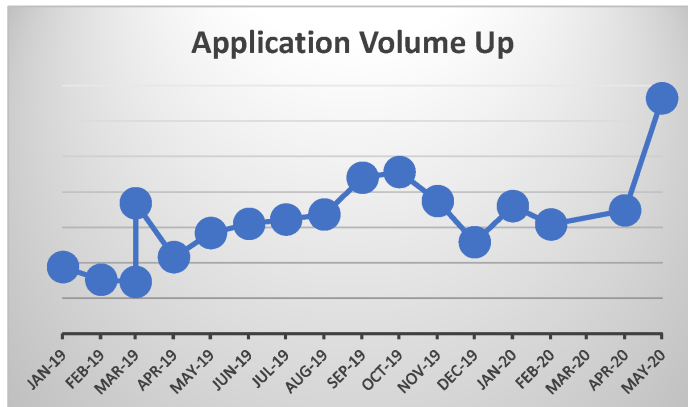
NEIF focuses on providing a
no-cost-to-contractor fair, fixed
rate, low payment alternative or
complement to standard vendor and
promotional financing programs.



Shift in consumer behavior in uncertain times

More consumers choosing fixed payment option vs “promo” financing

- ✧ Consumers are looking for security and stability. Contractors are looking to minimize or eliminate dealer financing fees. NEIF has seen record application growth, while loan performance has remained steady.



NEIF provides specific responses to help contractors.

- ✧ Zero contractor fees
- ✧ 3-6 month deferred customer payments plans.
- ✧ Working capital loans to contractors.
- ✧ Cash advances based on incoming utility rebates.



No Cost to Contractor Financing



EnergyPlus Loan

NATIONAL ENERGY IMPROVEMENT FUND

Trusted Financing for Energy & Resiliency Home Improvements

Special features include:

- 100% Financing
- True Fixed Rate, Fixed Monthly Payment
- 3,5, and 10 Year Terms / Lowest Monthly Payment
- NO adjustable rate, "teasers" or surprises
- NO lien on the home, NO home equity required
- NO customer points, fees or closing costs
- NO penalty for pre-payment or to pay extra each month to pay off faster
- Instant Credit Decision
- Easy Paperless Process
- Supported by NEIF's Energy Lending Specialists



A fair, fixed, low payment alternative or complement to standard financing programs

Low Fixed Monthly Payments

\$2,500	\$33
\$5,000	\$66
\$7,500	\$99
\$10,000	\$132
\$15,000	\$198
\$20,000	\$264
\$25,000	\$330
\$30,000	\$364
\$35,000	\$424
<small>All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Fixed interest rates range from 7.99% to 12.99% APR . Maximum loan amount is based on your credit. Payment estimates based on 9.99% APR for loans \$25,000 or less, 7.99% APR for loans greater than \$25,000.</small>	

Trusted financing for most types of energy & resilience home improvements

Simple. Transparent. Fair. Expert.

7.99% 3, 5 or 10 Year Fixed Rate Financing.

No Cost to Contractor. No Dealer Fees.

Backed by the National Energy Improvement Fund, the nation's only B-Corp certified improvement lender, meeting the highest standards of social & environmental impact, fairness, compliance and accountability to contractors and their customers.



EnergyPlus Loan

NATIONAL ENERGY IMPROVEMENT FUND

Trustworthy Financing for Energy & Resiliency Home Improvements

	Tier 1			Tier 2
Fixed Rate to Customer	7.99%	8.99%	9.99%	12.99%
Contractor/Dealer Fee	NO COST TO CONTRACTOR			
Credit Qualification based on lower of applicant and co-applicant credit score. DTI <=50%, 42% for loans > \$25,000 No BK in last 5 years	720 Plus	700-719	680-699	640-679
Loan Amount	\$2,500 to \$35,000	\$2,500 to \$20,000	\$2,500 to \$15,000	\$2,500 to \$10,000
Terms	3, 5 or 10 Year Simple interest, fixed rate, unsecured installment loan with a locked in rate for full term. The customer may pay the loan off or pay additional principal at any time without penalty.			
Income Verification	Stated, No verification of primary income* Secondary income, if any, is subject to verification. *Income verification may be required for Tier 2.			
Qualifying Properties	Primary residence or vacation home 1 to 4 unit on permanent foundation. Unsecured, no lien is placed on the property or the improvement. Financing for multi-family, commercial and industrial projects available through NEIF Commercial Energy Finance			
Qualifying Improvements Work must be performed by a NEIF-Approved Contractor	All makes and models of most installed products and services that improve a home's energy efficiency, resilience or comfort. Heating & Cooling, Roofing, Siding & Insulation, Windows & Doors, Electrical & Plumbing, Generators, Lighting & Renewables.			

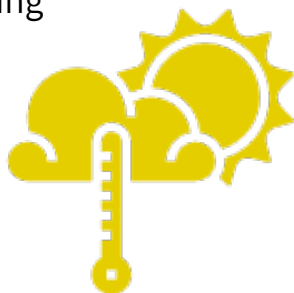


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What improvements are eligible?

All makes and models of most installed products and services that improve a **home's energy efficiency, resilience or comfort**. Additional work can be part of the financed project if at least 50% of the improvements include: **Only for work performed by a NEIF-Approved Contractor.**

- Air Conditioning (Central) - Any efficiency rating
- Furnaces & Boilers – All Fuels - Any efficiency rating
- Heat Pumps - Any efficiency rating
- Gas Line Extension
- Generators
- Geothermal - Any efficiency rating
- Electrical Work
- Kitchens & Baths
- Lighting & Controls
- Plumbing Work
- Solar
- Tank Removal & Replacement
- Water Heaters – All Fuels - Any efficiency rating
- Water Treatment

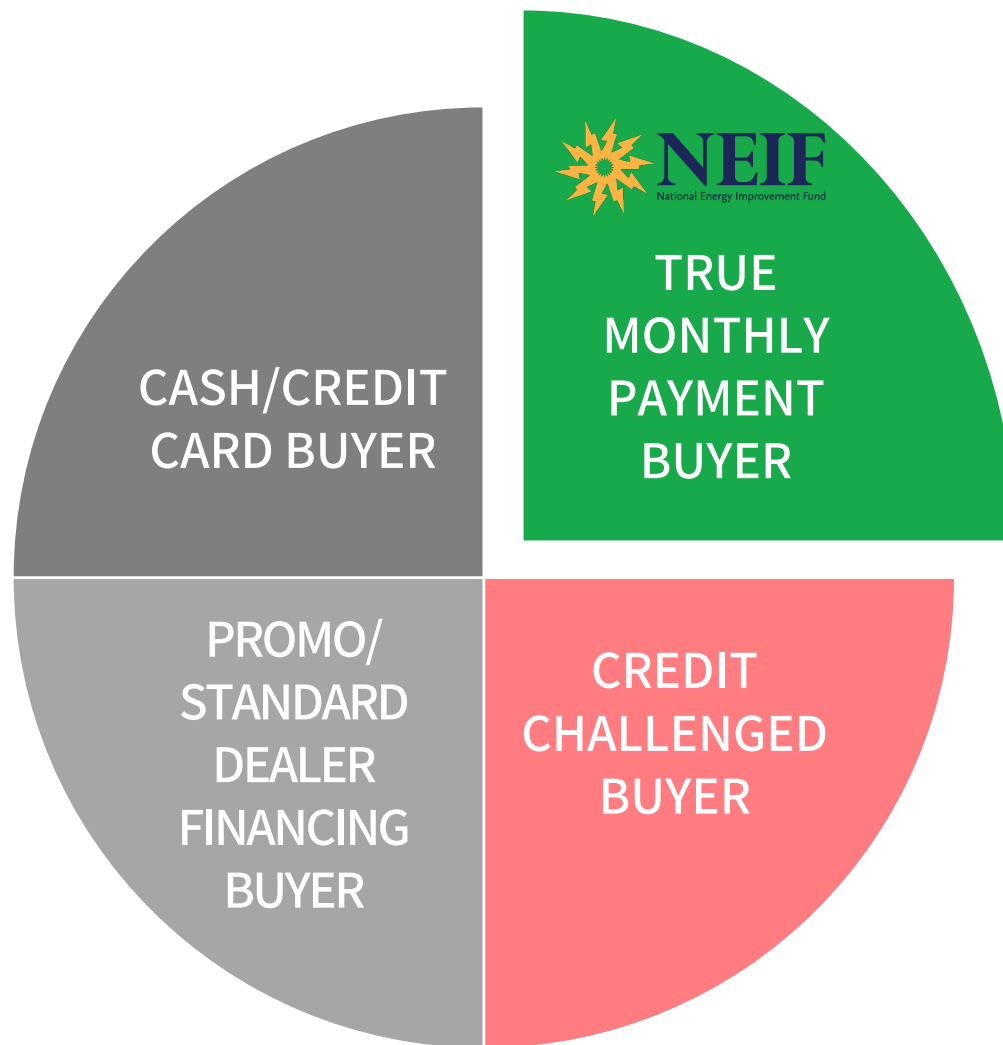


- Air Sealing & Insulation
- Awnings & Shading
- Carpet, Flooring, Tile
- Roofing - Any efficiency rating
- Siding - Any efficiency rating
- Windows & Doors - Any efficiency rating
- Other Energy Improvements - Case by case

What's keeping customers "On the Fence"?

- If your closing rate is 40% **what's happening to the other 60%?**
- Are potential customers staying "on the fence" because they don't view the improvement as affordable and are **cautious of using credit cards or promotional financing?**
- **85% of all auto purchases are financed** on fixed monthly payment plans
- Today's energy, resiliency and other home improvements can approach the cost of a car – **it is a major capital expense**
- **Average American current available cash is \$3,000 to \$7,000.....**What is your average installation cost?
- When is the **last time you bought a car and were not presented with a fixed monthly payment option** at point of purchase?

Are you missing the quarter of the market that is the true monthly payment buyer?



You can increase your closing rate by 10% targeting the monthly payment buyer

CASH OR CREDIT CARD

Buyer who doesn't want or need financing.



- Instant approval
- Fast funding same day
- Minimal paperwork
- No cost to contractor on cash deals
- Up to 3% cost to contractor for credit cards
- Only for customers with ready cash or access to large available credit limits

PROMO OR STANDARD DEALER FINANCING

Buyer who wants shorter term financing or prefers a credit card type product.



- Instant approval
- Fast funding varies on lender
- Minimal paperwork similar to a credit card
- Up to 15% cost to contractor (average cost 5% to 6% of job)
- Rate may be subject to change with one late payment or at lender's discretion
- "Minimum monthly payment" not always locked-in often not a true installment note, but more like a credit card



TRUE FIXED MONTHLY PAYMENT

Buyer wants the lowest fixed payment for their budget, a fair rate, and the flexibility to pay off, with no penalty, at any time.



- Instant credit-decision some approvals may need additional info
- Fast funding 2 business days
- Minimal paperwork similar to a car loan
- Locked-in true fixed rate & payment similar to a car loan
- NO COST TO CONTRACTOR
- Each application is reviewed by NEIF's team to ensure the most approvals, occasional apps may require more info for final approval.

CREDIT CHALLENGED

Buyer without cash or access to traditional credit.



- These customers need upgrades too
- Difficult market segment
- "Second look" lenders are costly to consumer and contractor
- May be a fit for a credit union or community lender

Use NEIF's Simple Process and Great Sales Tools

Fast and Paperless. Low Payments. Fixed Rate Installment Financing.

**1. Give your customer monthly payment options
and have them apply**

using your custom NEIF Financing Gateway on your phone, tablet or website.



2. Your customer will receive an immediate credit decision

and you can view it instantly on your NEIF Contractor Portal. Upload your contract or estimate detailing work scope and price to your NEIF Contractor Portal.



**3. We'll send electronic loan docs to the customer
for their signature**

upon final review and approval.



4. We'll pay you directly via ACH within 2 business days

of receipt of the completion certificate signed by the customer and you.

Use your **NEIF Financing Gateway** as your in-home financing sales tool – compare price points and payment options.



NEIF EnergyPlus Loan

<https://www.neifund.org/energyplus-loan>

EnergyPlus Loan - Monthly Payment Comparison Estimator

Use this Monthly Payment Estimator to compare different options and then your customer can click to apply for an instant credit decision to finance work performed by your company. You will see the application status immediately in your NEIF Contractor Portal.

Price for Option 1	Price for Option 2	Price for Option 3
<input type="text" value="\$7,500"/>	<input type="text" value="\$7,500"/>	<input type="text" value="\$7,500"/>
Term	Term	Term
<input checked="" type="radio"/> 3 Years	<input type="radio"/> 3 Years	<input type="radio"/> 3 Years
<input type="radio"/> 5 Years	<input checked="" type="radio"/> 5 Years	<input type="radio"/> 5 Years
<input type="radio"/> 10 Years	<input type="radio"/> 10 Years	<input checked="" type="radio"/> 10 Years
\$241 per month	\$159 per month	\$99 per month

All loans are made directly to the consumer by National Energy Improvement Fund, LLC for work performed by NEIF-Approved Contractors. Payment estimates based on 9.99% APR for Tier 1 customer. 12.99% APR available for Tier 2 customers. NEIF is an equal opportunity lender.

[LEARN MORE](#)

[APPLY NOW](#)

- **Your customer can apply right from your NEIF Financing Gateway on your phone or tablet or their device for an instant credit decision**
- You can illustrate “Good”, “Better”, “Best” scenarios and show the easy affordability of add-on items or deeper energy savings retrofits.

You can track all your deals in your **Contractor Portal** with access directly from your **NEIF Financing Gateway**



NEIF

INSTITUTION NAME

Branch & Application Type

Branch
Headquarters 1005 Brookside Road, Suite 200 Allentown, PA 18106-000000000

Joint Applicant?
☒ Individual
 ☐ Joint

Actions	Application Status	Client Name	Take Home Number	Date Modified	Amount Requested	Amount Approved	Approval Exp Date	Amount To Dealer	Loan Rate	Loan Term	Funding Date	App Type
<input checked="" type="checkbox"/>	Approved	Datu, Mary	-	9/20/2019	\$16,000.00	\$0.00	-	\$0.00	0%	12	-	NEIF- EnergyPlus 0% Loan ...
<input checked="" type="checkbox"/>	Under Review	Licari, Tracie	-	9/20/2019	\$25,000.00	\$0.00	-	\$25,000.00	9.99%	60	-	NEIF (ME)- Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Beach, John	-	9/18/2019	\$25,000.00	\$0.00	-	\$0.00	0%	12	-	NEIF- EnergyPlus 0% Loan ...
<input checked="" type="checkbox"/>	Approved	Odell, Robert	-	9/18/2019	\$7,701.23	\$0.00	-	\$0.00	0%	12	-	NEIF- EnergyPlus 0% Loan ...
<input checked="" type="checkbox"/>	Approved	Mores, Mary	-	9/18/2019	\$6,102.23	\$0.00	-	\$6,102.23	9.99%	120	-	NEIF EnergyPlus Loan
<input checked="" type="checkbox"/>	Approved	Croom, April	-	9/17/2019	\$7,500.00	\$7,500.00	12/16/2019	\$7,500.00	9.99%	120	-	NEIF (ME)- Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Amedonda, Rafaelita	-	9/16/2019	\$7,500.00	\$0.00	-	\$0.00	0%	12	-	NEIF (ME)- Energy Plus 0% ...
<input checked="" type="checkbox"/>	Approved	Amedonda, Rafaelita	-	9/16/2019	\$7,500.00	\$0.00	-	\$7,500.00	9.99%	120	-	NEIF (ME)- Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Christian, Connie	-	9/16/2019	\$7,500.00	\$0.00	-	\$7,500.00	9.99%	120	-	NEIF (ME)- Energy Plus Loan
<input checked="" type="checkbox"/>	Approved	Licari, Tracie	-	9/16/2019	\$25,000.00	\$0.00	-	\$20,000.00	9.99%	60	-	NEIF (ME)- Energy Plus Loan

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First Name *
Jing

Middle Name
[W]

Last Name *
Phiang

Suffix
[-- Select --]

Home Phone *
[999]-999-9999

Cell Phone

US Citizenship
☒ Yes
 ☐ No

Active Military
☐ Yes
 ☒ No

Bankruptcy?
☒ No
 ☐ Yes

Marital Status
☐ Married
 ☐ Single
 ☐ Divorced
 ☐ Widowed

- Your password-protected **Contractor Portal** is where you can see **loans status**, **track your pipeline**, **upload documents** and **communicate** directly with our Energy Lending Specialists.

Digital logos, buttons and campaigns that you can use on your website or print material

160x600

DEALER LOGO



New, Efficient Central A/C for \$115 per month* with trusted financing from



• Zero money down
• Fixed rate and payment
• Simple, Transparent, Fair.

APPLY NOW

*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.

EMAIL



New, Efficient Central A/C for \$115 per month* with trusted financing from the National Energy Improvement Fund

- Zero Money Down
- Fixed rate and payment
- No lien on your home
- No penalty for pre-payment
- Simple, Transparent, Fair.



APPLY NOW

*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.

WEB BANNER 1060X102

Trusted Financing for New, Efficient Central A/C for \$115 per month*

*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.

APPLY NOW

728x90

DEALER LOGO

Trusted Financing for New, Efficient Central A/C for \$115 per month*

*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.

APPLY NOW

300x250

DEALER LOGO

Trusted Financing for New, Efficient Central A/C for \$115 per month*

*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.

APPLY NOW

320x50

DEALER LOGO

Trusted Financing for New, Efficient Central A/C for \$115 per month*

*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.

APPLY NOW

SOCIAL MEDIA 1080X1080: NO CTA BUTTON ON POST, BUT WILL BE IN TEXT ABOVE AD



New, Efficient Central A/C for \$115 per month*



*Tier 1 rates 7.99% to 9.99% APR. Based on \$8,750. 9.99% APR, 120 Mos.



EnergyPlus Loan

NATIONAL ENERGY IMPROVEMENT FUND

Trustworthy Financing for Energy & Resiliency Home Improvements

Improve your home with trustworthy fixed-rate monthly payment financing.

As an Approved Contractor of the National Energy Improvement Fund we offer our customers fair and affordable monthly payment options.



Simple

100% financing, instant credit decision, easy paperless process and responsive communication with you and your contractor to ensure the work is done to your satisfaction.



Transparent

Simple interest, fixed rates and payments with clear terms, no lien on your home and no hidden costs. Pay off at anytime or pay extra monthly without penalty. Only for work performed by your NEIF-Approved Contractor.



Fair

Backed by the National Energy Improvement Fund, the nation's only B Corp energy and resiliency improvement lender, certified to meet the highest standards of compliance, accountability and fair lending.



U.S. DEPARTMENT OF ENERGY
HOME IMPROVEMENT EXPERT



NEIF
National Energy Improvement Fund

Did you know NEIF also offers **commercial improvement financing**?



As a NEIF-Approved Contractor you can offer financing on many types of energy improvements such as HVAC, lighting and refrigeration to **businesses, non-profits, commercial and industrial customers.**



Why become a NEIF-Approved Contractor?



Certified



This company meets the
highest standards of social
and environmental impact

Corporation

Home Improvement Expert™ Partner

U.S. DEPARTMENT OF
ENERGY

- **Reputational enhancement** from your company's association with the nation's only B-Corp certified improvement lender and U.S. DOE Home Improvement Expert Partner lender
- **Alliances** with green banks, utilities, manufacturers, & associations provide special insights and programs
- **Custom financing web-page** for your company with direct application link
- **Sales training** for your team, on-site or on-line to increase closing rates using fixed payment financing
- **Contractor search engine** to help consumers find you
- **Marketing programs** focused on monthly payment selling

To join us as a NEIF-Approved Contractor visit
www.neifund.org/for-contractors

We are ready to help with questions, orientations or sales training for your team – on-site or on-line. contractors@neifund.org

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