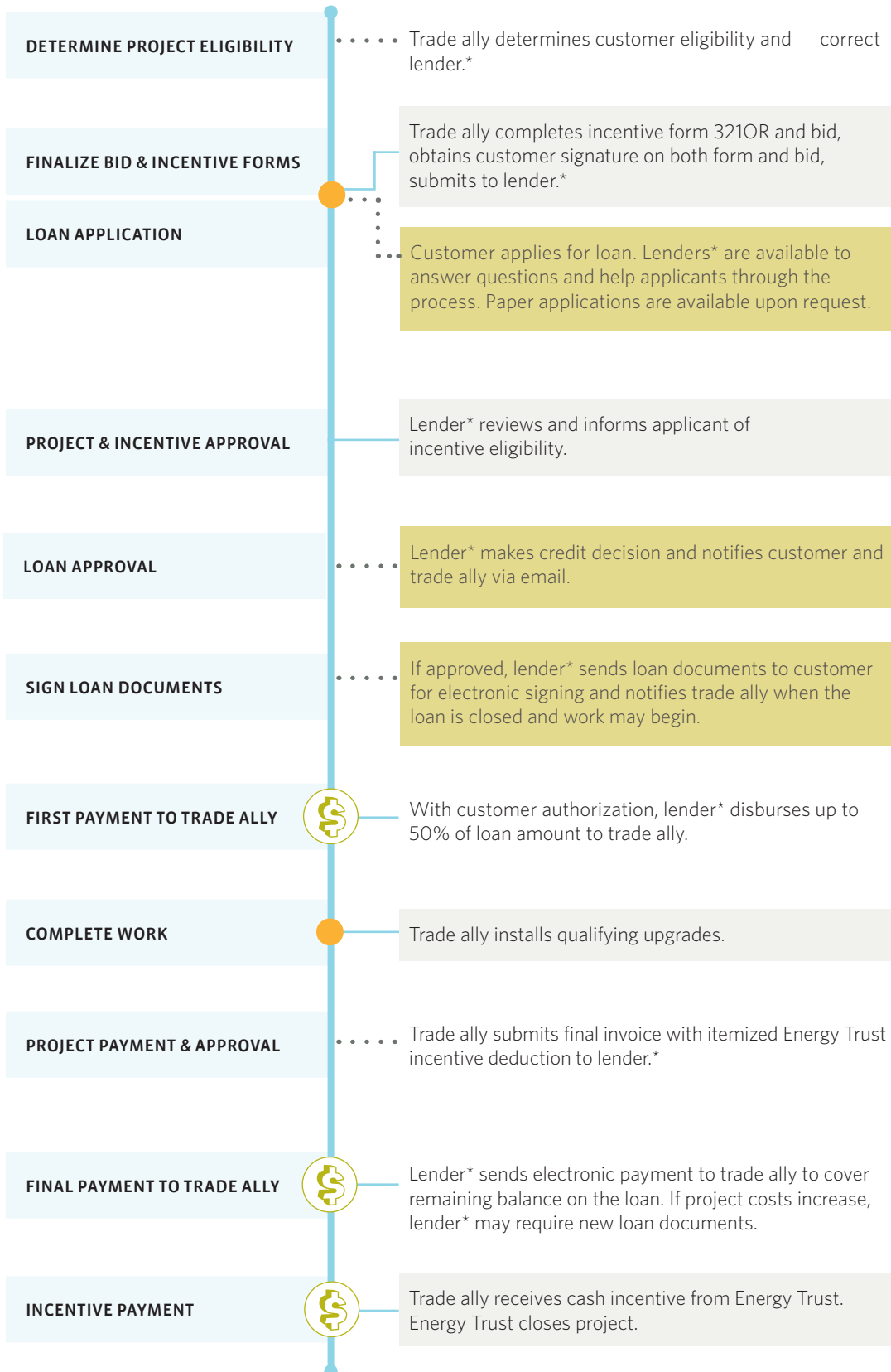


OREGON ON-BILL LOAN REPAYMENT WORKFLOW



LEGEND

- Incentive received
- Project milestone
- Documentation
- Incentive-related activities
- Loan-related activities

*LENDERS:

Craft3

Apply at:
www.craft3.org/homeowner-loans/home-energy

Send invoices to:
homeenergy@craft3.org
1.888.231.2170 ext. 225

Puget Sound Cooperative Credit Union (PSCCU)

For customers whose homes are primarily heated by gas provided by Avista.

Apply at:
psccu.org/energy-smart

Send invoices to:
askus@psccu.org
1.800.273.1550

INSTALL ENERGY-SAVING UPGRADES FOR YOUR CUSTOMERS WITH EASY, AFFORDABLE FINANCING FROM CRAFT3 AND PSCCU

How does On-Bill Loan Repayment benefit my customers?

With no out-of-pocket expenses and low monthly payments, On-Bill loans are designed to make energy efficiency more attainable. Your customers may be eligible even with less-than-perfect credit, as these loans use flexible credit criteria based on a customer's utility payment history. With On-Bill Loan Repayment, loan payments are included as a line item on the utility statement, so customers don't have to worry about extra bills to pay.

How can I help customers through the loan process?

Encourage your customers to apply for On-Bill Repayment Financing at the same time you submit their incentive application and supporting documentation to lender.* Online applications receive quicker approval, but paper applications are available upon request. Lenders* accept electronic signatures on all loan documents for faster processing.

When will customers start seeing loan payments on their utility bills?

Customers can expect to begin loan payments one to two bill cycles after funds are distributed to trade allies.

What happens if a customer sells their house?

PSCCU borrowers must pay off their loans in the home refinance or sale process. Refinancing options for Craft3 borrowers include paying off the loan directly or subordinating the loan to the new lender (fees may apply).

Loan Terms

Oregon On-Bill Loan Repayment is available to residential customers of Portland General Electric, Pacific Power, NW Natural and Avista. Project eligibility is determined by Energy Trust of Oregon. Loan terms are available for owner-occupied single-family homes and multifamily residences that are either attached side-by-side units like a townhome, or are a unit within a duplex, triplex or fourplex. Manufactured homes with land ownership are eligible. Program availability, terms and conditions may change without notice. Not all applicants will qualify. Both Craft3 (NMLS ID#390159) and PSCCU (NMLS ID#619183) are equal opportunity lenders. To learn more about loan terms and to apply online, visit www.craft3.org/homeowner-loans/home-energy or www.pscu.org/energy-smart.

CONTACT US

Craft3
homeenergy@craft3.org
1.888.231.2170 ext. 225
www.craft3.org/homeowner-loans/home-energy

PSCCU
askus@pscuccu.org
1.800.273.1550
www.pscuccu.org/energy-smart

Energy Trust
onbill@energytrust.org
1.866.311.1822
www.energytrust.org/financing

