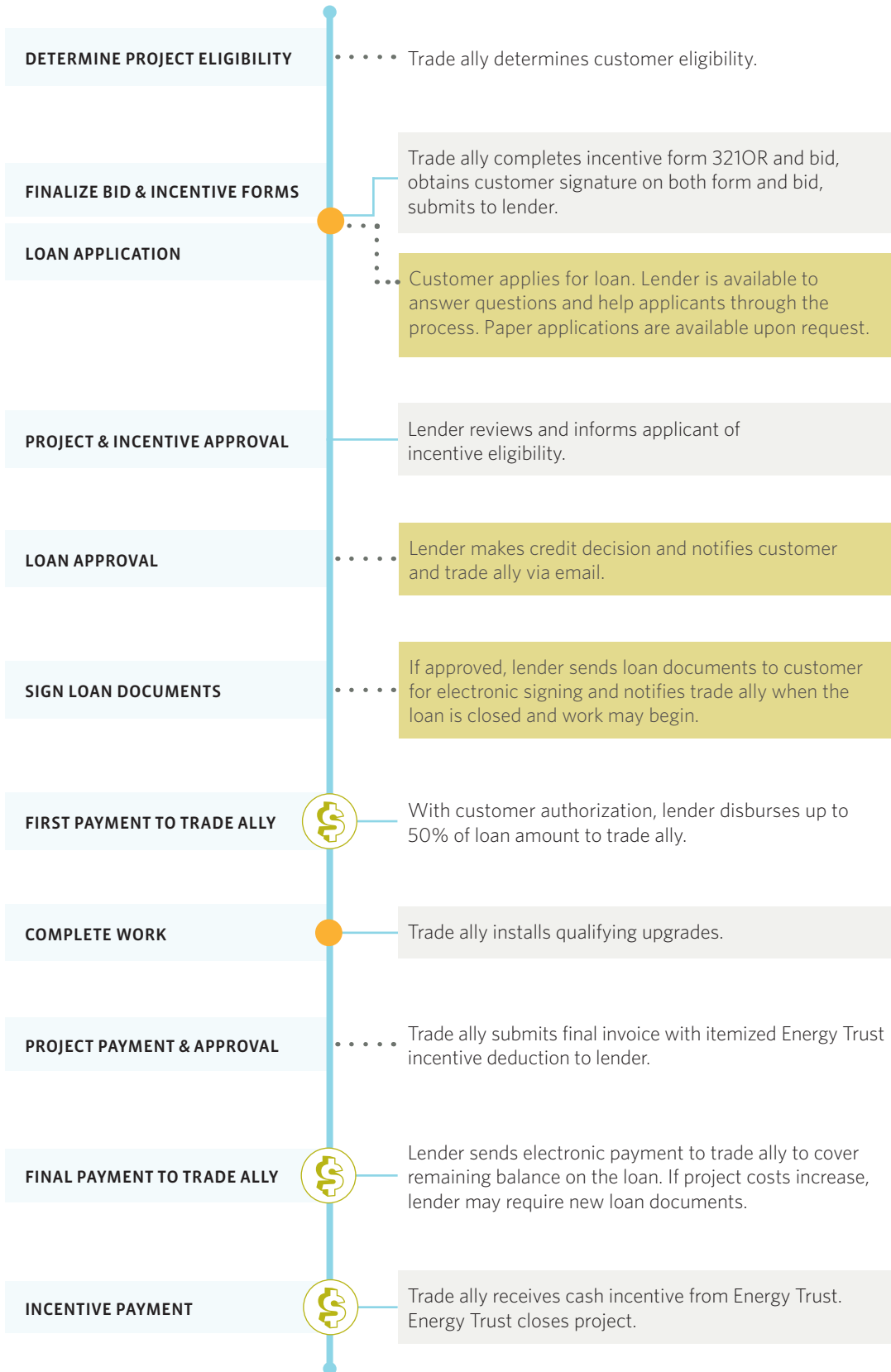






# OREGON ON-BILL LOAN REPAYMENT WORKFLOW



## LEGEND

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

## LENDER:

**Puget Sound Cooperative Credit Union (PSCCU)**  
For customers whose homes are primarily heated by gas provided by Avista.

Apply at:  
[psccu.org/energy-smart](http://psccu.org/energy-smart)

Send invoices to:  
[askus@psccu.org](mailto:askus@psccu.org)

1.800.273.1550

# INSTALL ENERGY-SAVING UPGRADES FOR YOUR CUSTOMERS WITH EASY, AFFORDABLE FINANCING FROM 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. Lender accepts 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?

Borrowers must pay off their loans if their home is financed or sold. Contact the lender with any questions.

## Loan Terms

Oregon On-Bill Loan Repayment is available to residential customers of 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. PSCCU (NMLS ID#619183) is an equal opportunity lender. To learn more about loan terms and to apply online, visit [www.pscuu.org/energy-smart](http://www.pscuu.org/energy-smart).

## CONTACT US

### PSCCU

askus@pscuu.org  
1.800.273.1550  
[www.pscuu.org/  
energy-smart](http://www.pscuu.org/energy-smart)

### Energy Trust

onbill@energytrust.org  
1.866.311.1822  
[www.energytrust.org/  
financing](http://www.energytrust.org/financing)

