

Low Rate Loans for High Efficiency Energy Home Improvements

Nicor Gas customers may be eligible for a low-interest loan to purchase and install energy efficiency home improvements. Installments on your loan will be billed conveniently on your monthly utility bill. Best of all, the Nicor Gas Energy Efficiency Program offers rebates to accompany all energy efficiency loans for your home improvements.

Nicor Gas On-Bill Financing Special Features

- 5.74% Unsecured, Fixed Rate Financing
- Loans from \$500 to \$20,000
- 100% Financing Available
- No Home Equity Required: New Homeowners OK
- No Fees to Consumer or Contractor
- Customer Choice of 3, 5 or 10 Years to Repay
- Work must be done by an Approved Contractor

Who is Eligible?

Customers (named on a Nicor Gas bill) who:

- Own a Single-family home, Condo, or Multi-family building with no more than four units;
- Are installing qualifying equipment in that property;
- And have good credit and the ability to repay.

Who Can Perform the Work?

Trade Allies enrolled as an AFC First Approved Contractor for the Illinois Energy Efficiency Loan Program may perform the work.

A list of participating AFC First Approved Contractors can be found at www.ilenergyloan.com.

How Do I Get a Loan?

1. Customers (named on a Nicor Gas bill) can apply on-line, by phone or by fax. Please have your utility account number handy. You do not need to select an approved contractor when completing the application, although you may if you've already received estimates from approved contractors. You will be notified of your pre-qualification status by AFC First, the program lender, typically within an hour.
2. After being pre-qualified, an AFC representative will call you to tell you the loan amount for which you've been approved. You may be required to submit additional information before final approval. AFC First will notify your chosen contractor about the status of your loan and will ask about the furnace and installation planned. Once the loan has been approved, AFC First will prepare loan documents and forward them to you for your signature.
3. Once loan documents have been issued, the contractor can begin work. You and the contractor will certify when the job is completed. When AFC First receives all signed paperwork, they will contact you to verify that the project was completed to your satisfaction and, if so, release payment to the contractor. You will begin making loan payments on your first or second utility bill following the release of payment to your contractor.

ADDITIONAL DISCLOSURES: Loan installments will be listed on your monthly Utility bill under the line item "Energy Efficiency Loan." It may take up to two billing periods to see your loan installment on your Utility bill. If you sell or transfer the premises property title the remaining loan balance will be due in full on the final Utility bill. If you terminate Utility service at the premises the remaining loan balance will be due in full on the final Utility bill. If you are a Percentage of Income Payment Plan (PIPP) customer the loan amount will not be adjusted and the full amount of the bill must be paid each month. You must pay the Utility bill in full each month. If you are unable to make a full payment of the amounts due on your Utility bill including this loan, standard late payment charges may apply and other payment plans may be offered. Any partial Utility bill payments will be applied by the Utility to Utility energy or delivery services first. Failure to pay the entire bill could ultimately result in termination of Utility service. You have the right to make payment of the balance owed at any time (prepay). Only prepayment in full will be accepted. Payment of any amount in excess of the amount for the loan shown on your Utility bill will be credited to your Utility service account. There are no penalties for prepayment.

Special Financing for Energy-Saving Home Improvements



WE KNOW ENERGY EFFICIENCY FINANCING



Use this “Ballpark” Payment Chart to find the low monthly payment that fits your budget.

Monthly Payment Examples

Loan Amounts	36 Months	60 Months	120 Months
\$2,500	\$76	\$48	\$27
\$5,000	\$152	\$96	\$55
\$7,500	\$227	\$144	\$82
\$10,000	\$303	\$192	\$110
\$12,500	\$379	\$240	\$137
\$15,000	\$455	\$288	\$165
\$17,500	\$530	\$336	\$192
\$20,000	\$606	\$384	\$219

Ballpark payments are estimates only. Estimated payment based on 5.74% APR. Actual rate and payment subject to credit approval by AFC First. Rates subject to change. All loans are made directly to the consumer by AFC First Financial Corporation, a national energy-efficiency lender.

Program Details

Loan Type	Unsecured Financing
Eligible Improvements	<ul style="list-style-type: none"> Natural Gas Furnaces or Boilers Natural Gas Water Heaters Air Sealing & Insulation
Loan Amounts	\$500 to \$20,000
Loan Terms	3, 5 or 10 Years, No Prepayment Penalty
Loan Rates	5.74% APR True Fixed Rate™
Eligible Properties	1-4 unit owner-occupied
Requirements	Improvements must meet ENERGY STAR® or other applicable standards.

Apply Today

Call: 888-269-3133

Visit: ilenergyloan.com

What Improvements Qualify?

Improvements must meet **ENERGY STAR®** or other applicable standards. Below are examples of improvements that can be performed under the Nicor Gas Financing program.

- Natural Gas Furnaces or Boilers
 - Furnaces: AFUE ≥ 92%
 - Boilers: AFUE ≥ 95%
- Natural Gas Water Heaters
 - Storage Water Heater: Energy Factor ≥ 0.67
 - Must be installed with a qualifying furnace (AFUE ≥ 95%) and programmable thermostat.
- Air Sealing & Insulation
 - Prescriptive:** Air Sealing and Attic Insulation (per Air Sealing and Attic Insulation Rebate program requirements)
 - Assessment:** Air Sealing and other Qualifying Recommendations (some of which may include Attic, Crawl Space, Walls, overhangs and garage ceiling insulation)

Can I Also Receive a Rebate on My Improvement Project?

In addition to low-cost financing you may be eligible to receive rebates on qualifying improvements through the Nicor Gas Energy Efficiency Program.

Visit www.nicorgasrebates.com for details.

How Do I Make My Payments?

Your loan payment will be billed monthly on your utility bill. You cannot send your payments directly to AFC First.

Can I Pay Off the Loan Early?

Yes. You will need to contact Nicor Gas to request a final pay-off amount.

Can I Pay Down My Loan Balance by Sending in Extra Money Each Month?

No. If you pay more than your total monthly bill, which includes your loan installment, the overpayment will be applied to your utility service, not to your loan balance.

Will my Utility Bill Display My Loan Balance Each Month?

No. Your bill will show your monthly installment under the line item “Energy Efficiency Loan.” To check your loan balance, call 888-269-3133.

What if I Pay Less Than My Full Payment?

If you are unable to make a full payment on the amount due on your Nicor Gas bill, you will be subject to the standard Nicor Gas late payment penalties.



Founded in 1947, AFC First Financial Corporation is a national leader in energy-efficiency and renewable lending programs in partnership with states, utilities, manufacturers, contractors and municipalities.