



# 0.00% APR fixed monthly payment financing for qualifying home energy efficiency upgrades



## Atlantic City Electric Residential Energy Efficiency Financing

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In coordination with Atlantic City Electric, NEIF offers homeowners access to trusted, transparent and affordable monthly payment options for upgrades that **make your home more energy efficient.** All loans are made directly to the consumer by National Energy Improvement Fund, LLC.

### Monthly Payment Examples

	36 Months	60 Months	84 Months	120 Months*
<b>\$2,500</b>	\$69	\$42	\$30	--
<b>\$7,500</b>	\$208	\$125	\$89	--
<b>\$10,000</b>	\$278	\$167	\$119	\$83
<b>\$15,000</b>	\$417	\$250	\$178	\$125
<b>\$20,000</b>	\$556	\$333	\$238	\$167
<b>\$25,000</b>	\$694	\$416	\$298	\$208

- All loans are made directly to the consumer by National Energy Improvement Fund, LLC (NEIF) for program-qualifying upgrades performed by NEIF-Approved Contractors.
- Payment estimates based on 0.00% APR. Exact payment will be based on actual loan amount. Minimum loan \$2,500, maximum loan \$25,000. Loan amount is net of program rebate.
- **Qualifying HVAC** - 36, 60, and 84-month terms available. 120-month term\* available for low-to-moderate income.
- **Whole Home Energy Solutions** - 36, 60, and 84-month terms only for loan amounts \$10,000 or less. 120-month term\* available for loan amounts \$10,001 to \$25,000.

### How to Apply\*

Ask your contractor for their application link or visit:

[www.neifund.org/atlanticcityelectricresidential/](http://www.neifund.org/atlanticcityelectricresidential/)



Installations completed after January 1, 2025 are eligible.

All projects must be completed and approved for program rebates and funded within 120 days of application date.

Go Greener. Affordably.



Trusted financing for upgrades that make your home or building efficient, safe, healthy and comfortable

[neifund.org](http://neifund.org)

# 0.00% APR fixed monthly payment financing

for qualifying improvements that make your home more energy efficient.

## Property Eligibility

- 1-4 unit primary or secondary (vacation) home - deeded properties\* and co-operative housing communities.
- Owner-occupied, no investment properties.
- Must be affixed to a permanent foundation.
- Unsecured loan - property type is for qualification purposes only, no lien is filed.
- Improvements must qualify for a rebate.
- Applicant must be an Atlantic City Electric customer and meet all credit guidelines.
- Borrower(s) must be the Atlantic City Electric utility account holder and provide a copy of their utility bill prior to loan approval.

\*Properties owned or held in trust are not eligible.

## Qualifying Improvements\* Include:

- Air Source Heat Pumps
- Central Air-Conditioning
- Ductless Mini-Split Heat Pumps & AC
- Heat Pump Water Heaters
- Smart Thermostats
- Gas Furnaces and Boilers  
when installed with qualifying electric Heat Pump, AC or water heater
- Whole Home Energy Solutions

## Convenient No-Cost, Low-Payment Financing

100% financing (net of rebate) available, instant credit decision, easy paperless process and responsive communication with you and your contractor.

Simple interest installment loan, not a credit card, guaranteed fixed rate and payment for life of loan with no lien on your home and no hidden costs. You may pay off at any time or pay ahead without penalty.

From NEIF a B Corporation™, certified to meet the highest standards of compliance & fair lending and a U.S. Department of Energy Home Improvement Expert.

\*For details on qualifying HVAC measures visit:  
[atlanticcityelectric.com/HVAC](http://atlanticcityelectric.com/HVAC)

\*For typical improvements in a Whole Home approach, visit:  
[atlanticcityelectric.com/Improvements](http://atlanticcityelectric.com/Improvements)

## Three Simple Steps

1 Choose the payment that fits your budget.

2 Apply to NEIF for an instant credit decision through your contractor's application link. Your contractor will work with you to complete and submit the required program rebate form.

3 Sign electronic loan documents from NEIF. NEIF pays your contractor when the work is completed to your satisfaction and your program rebate has been approved and processed.

JANUARY 2025

Contractors with the NEIF Seal of Approval have met NEIF's standards of commitment to quality work and customer service, financial stability and personal integrity.



APPROVED CONTRACTOR



U.S. DEPARTMENT OF  
**ENERGY**  
HOME IMPROVEMENT EXPERT™



SIMPLE ■ TRANSPARENT ■ EXPERT ■ TRUSTED