

FOR PENNSYLVANIA HOMEOWNERS

Trusted, transparent and affordable monthly payment options for upgrades that make your home more energy efficient.

The KEEP Home Energy Loan is supported by the Pennsylvania Energy Development Authority (PEDA)'s Energy Accelerator Program.



APPROVED CONTRACTOR



KEEP HOME ENERGY LOAN

KEYSTONE ENERGY EFFICIENCY PROGRAM
Supported by PEDA • Powered by  NEIF



Special Financing for
Energy Efficiency Upgrades
for Pennsylvania Homeowners

keepenergyloan.org

Pennsylvanians can
Go Greener, Affordably
 with fixed monthly payment financing
 for improvements that make your
 home more energy efficient.

Eligibility

- One to four unit primary or secondary (vacation) home, Pennsylvania-deeded properties.
- **Owner-occupied**, no investment properties, must be affixed to a permanent foundation.
- **Maximum project size is \$25,000.**
- No lien is filed in your property.
- Properties owned by or held in trust are not eligible.
- Applicants must meet all credit guidelines.
- Work must be performed by a NEIF-Approved Contractor who must certify that the primary qualifying improvements are listed at energystar.gov/products at the time of installation. Qualifying improvements are limited to the categories shown below. Financing may include all related work required for installation.

Heating/Cooling/Water Heating

- Air-Source Heat Pumps
- Boilers & Furnaces
- Central Air Conditioning
- Ductless Heating & Cooling
- Smart Thermostats & Ventilation Fans
- Heat Pump Water Heaters
- High Efficiency Gas Storage Water Heaters
- Solar Water Heaters
- Whole Home Tankless Gas Water Heaters

Building Products/Other

- Residential Windows, Doors, and Skylights
- Seal and Insulate
- Storm Windows
- Electric Vehicle Chargers
- Smart Home Energy Management Systems

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Lending administered by National Energy Improvement Fund (NEIF), a Pennsylvania-based B Corporation™, certified to meet the highest standards of compliance and fair lending and a U.S. Department of Energy Home Improvement Expert.

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Monthly Payment Examples

Loan Amount	36 Months	60 Months	120 Months
\$2,500	\$79	\$52	\$32
\$5,000	\$159	\$104	\$63
\$7,500	\$238	\$156	\$95
\$10,000	\$318	\$208	\$127
\$12,500	\$397	\$259	\$158
\$15,000	\$477	\$311	\$190
\$17,500	\$556	\$363	\$222
\$20,000	\$636	\$415	\$253
\$25,000	\$795	\$519	\$317

All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Payment estimates based on 8.99% APR. Rates subject to change.

- Eligible loan amount based on qualifying credit score.
 - 720 plus: \$2,500 to \$25,000
 - 700-719: \$2,500 to \$20,000
 - 680-699: \$2,500 to \$15,000
 - 640-679: \$2,500 to \$10,000



Three Simple Steps

- 1 Choose the payment that fits your budget. You can pay off early or pay ahead with no penalty.
- 2 Apply to NEIF for an instant credit decision through your contractor's application link or at keepenergyloan.org
- 3 Sign electronic loan documents from NEIF. NEIF pays your contractor when the work is completed to your satisfaction.

100% financing available,
 instant credit decisions,
 easy paperless process and
 responsive communication
 with you and your contractor.