

NEWS, NOTES & VIEWS 5/09

Energy Efficiency Loans

***YOU COULD QUALIFY FOR AN INCOME TAX CREDIT, TOO.
GO TO WWW.IRS.GOV TO SEE HOW MUCH.***

One of the best ways to deal with higher energy costs is naturally enough to use less, but, generally speaking, that means you'll need to make investments in building improvements and/or energy consuming equipment.

So, in order to help you reduce your energy use, Illinois Rural Electric Cooperative will make Energy Efficiency Loans available to its members.

The loans may be used for caulking and weather stripping, heat pump systems, including geothermal systems, water heaters, heat pumps, and central heating or central air conditioning systems that reduce energy use, insulation – ceiling, wall, floor, duct, pipe, water heater insulation,

storm windows, storm doors and replacement windows and doors, clock thermostats, attic fans, and renewable energy systems.

The loans will carry an annual percentage rate of 2%; your payments will be added to your monthly bill.

For less than \$1,000 borrowed, you'll have up to 12 months to repay the amount. For \$1,001 to \$4,000, you'll have up to 48 months to repay the loan. For amounts above \$4,001, you'll have up to 84 months to repay the loan.

In order to qualify for an Energy Efficiency Loan, your electric account needs to be in good standing. You'll have to pass a simple credit check, and we'll put a lien on the property until the loan is fully paid.

Call us at 1-800-468-4732 for more information and an application, or download one from e-co-op.com.

2% FOR THE LIFE OF THE LOAN!



Illinois Rural Electric Cooperative

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www.e-co-op.com
1-800-468-4732

Your Touchstone Energy® Partner