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**Energy
Efficiency
for
Sustainable
Business**

**0% INTEREST
FINANCING**



www.norwichpublicutilities.com

Zero Percent Loan Program:

Qualified customers pay the principal – NPU pays the interest.

NPU's Zero Percent Loan Program can be utilized to pay the balance of a loan on an approved energy-efficiency upgrade project, such as lighting upgrades or retrofits.

To participate in the Zero Percent Loan Program, a Commercial or Industrial customer of Norwich Public Utilities (NPU) must meet the following qualifications:

- Any customer with a project that has been approved by our Commercial and Industrial Efficiency Program.
- Customer must secure financing through one of our partner banks.
- Loan term must be within seven years.

Customers participating in NPU's Zero Percent Loan Program can apply their monthly energy savings toward their loan.

Simple six step process:

1. **Contact Fawn Walker**, NPU's Efficiency Coordinator; NPU must approve the scope of your project, along with projected energy savings, and payback timeframe typically within seven years.
2. **Select one of our partners.** NPU has partnerships with a number of local financial institutions who are experienced with this program. See the list of lenders on the back of this brochure.
3. **NPU reviews and approves your project.** Once you have selected a local lender and begun the loan application process, NPU will confirm the scope and schedule of your project with your local lender.
4. **Schedule an inspection with NPU.** Once your project is complete, contact NPU to schedule a final inspection to confirm the project meets all agreed upon specifications and regulations.
5. **NPU's rebate.** Upon the successful inspection of your project, NPU will send the rebate check to you, which can be applied directly to the cost of your project.
6. **Loan released to customer.** NPU will notify the financial institution that the project loan can be released to the customer.
 - The customer will be billed monthly for payment on the principal of the loan
 - NPU will be billed annually for payment of the interest of the loan.

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