Energy Efficiency for Sustainable Business

0% Interest Financing

Partners:

**Chase Oak Credit Union**
Jane Moriarty  
(860) 446-3381  
jmoriarty@cofcu.com  
1055 Hartford Turnpike, Waterford, CT 06385

**Chelsea Groton Bank**
David Stone  
(860) 823-4826  
dstone@chelseagroton.com  
One Franklin Square, Norwich, CT 06360

**DimeBank**
Chris Gauthier  
(860) 859-5954  
cgauthier@dime-bank.com  
290 Salem Turnpike, Norwich, CT 06360

**CEDF**
John A. Beir  
(888) 835-2333 x2020  
j.beir@cedf.com  
965 East Main Street, Meriden, CT 06450

**Eastern Savings Bank**
Bob Miller  
(860) 425-0131  
rmiller@eastern-savings.com  
257 Main Street, Norwich, CT 06360

**Savings Institute Bank & Trust**
Mark Light  
(860) 456-6551  
Mark_Light@banksi.com  
P.O. Box 95 Willimantic, CT 06226

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.

Fawn Walker
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