

## APPROVED HEATING AND COOLING EQUIPMENT

- Air-Source Heat Pump with a minimum S.E.E.R. rating of 15.0
- Geothermal Heat Pump with a minimum E.E.R. rating of 15.1
- Dual Fuel System consisting of an Air-Source Heat Pump with a minimum S.E.E.R. rating of 15.0 and a Fossil Fuel Furnace with a minimum A.F.U.E. rating of 95%
- Electric Thermal Storage Units
- Solar Water Heating Systems

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*The Energy Efficient Loan Program is designed to assist qualifying members to improve the energy efficiency and comfort of their homes. Although it is not a requirement for a loan, we encourage members to speak to our Energy Advisor regarding their energy questions.*



South Central Indiana REMC  
300 Morton Ave.  
Martinsville, Indiana 46151  
800.264.7362 or 765.342.3344

# *Energy Efficient*

*A  
Loan  
program  
for  
South  
Central  
Indiana  
REMC  
Members*

*Are you ready to replace that tired, old heating and cooling unit that runs up your electric bill?*

*Are you looking into measures that will make your home more energy efficient?*

*South Central Indiana REMC's Energy Efficient Loan Program was designed to assist its members in making their homes more energy efficient, comfortable and affordable.*

## *Features*

- 6% Interest Rate
- Amounts ranging from \$2,000 to \$10,000
- Payment periods ranging from 12 to 72 months
- No penalty for early pay-off
- Offered only to SCI REMC members
- 6 month grace period before payments start

## *Qualifying Projects*

- Approved heating and cooling systems  
(see back of this brochure)
- Insulation upgrades
- Replacement thermal windows
- Insulated doors
- Emergency back-up generators (whole house)
- Solar water heating systems

## *Requirements*

- All loans are secured against your property
- Qualifying applicants must be members of SCI REMC and live in a stick built or modular home. Mobile home owners may qualify if they own the lot where the mobile home is permanently set-up.
- Loans are not available for energy efficiency projects completed prior to applying for the loan, the refinancing of completed work or new construction.

## *Simple Process to Apply*

- Complete and return an Energy Efficient Loan Application along with a copy of the contractor's estimate, a copy of your property deed and a \$35 check to cover the processing fees. (The check will be returned if loan is denied.) A letter will be sent to you regarding the status of the application within ten business days after receipt of the application.
- After approval notification, the contractor may begin work.
- Member must notify the REMC when the work has been completed so a representative can verify the completion of all work as stated in the contractor's estimate.
- After verification, a check will be issued jointly to both the member and the contractor.
- Loan payments will be added to your account once the work has been completed and the check issued.