



MAKE ENERGY-SAVING UPGRADES EASIER TO SWING

AFFORDABLE FINANCING REPAID THROUGH YOUR ENERGY BILL

If you qualify for Savings Within Reach, you can reduce upfront expenses and start saving energy right away with incentives and affordable financing solutions designed just for you.

Available for customers of Avista.

COVER THE COST OF ENERGY-SAVING UPGRADES RIGHT ON YOUR ENERGY BILL

Savings Within Reach makes energy-saving improvements more affordable for income-qualified households through increased cash incentives. And now, affordable financing repaid on your energy bill makes it even easier to fit upgrades into your budget.

- **No loan or application fees.** Energy Trust of Oregon will pay your application and loan fees, so there are no upfront costs associated with applying for the loan.
- **Enjoy easy repayment.** Once you are approved* for your loan, repayment is included on your monthly energy bill, so you don't have to worry about keeping track of additional bill payments.
- **Inclusive loan approval criteria.** You may be eligible for a loan even with a less-than-perfect credit score.
- **Big savings, small bill.** The energy savings from your upgrades may offset much of the loan cost, so you might see little to no increase in your energy bill.

AFFORDABLE ON-BILL FINANCING AS EASY AS 1, 2, 3

1. Work with a participating Energy Trust trade ally contractor to confirm that you qualify for On-Bill Loan Repayment, discuss eligible upgrades, and complete your applications.
2. Apply for up to a \$15,000 loan from Puget Sound Cooperative Credit Union (PSCCU) (NMLS ID#619183).
3. Begin loan repayment on your energy bill after the loan is closed and funds have been disbursed to your contractor.



For more information, talk to a trade ally contractor about this financing option. You can find a participating contractor and learn more at www.energytrust.org/financing or by calling **1.866.368.7878**.

Energy Trust offers are subject to availability and may change. 7/24

*Savings Within Reach On-Bill Loan Repayment is available to residential customers of Avista. Project eligibility is determined by Energy Trust. Determinations on whether to extend financing to applicants will be made solely by lender. Loan terms are available for owner-occupied single-family homes and owner-occupied multifamily residences that are attached side-by-side units like rowhomes, or are units within a duplex, triplex or fourplex. Owner-occupied manufactured homes with land ownership are eligible. Program availability, terms and conditions are and are subject to change without notice. Not all applicants will qualify. Latest terms and fees available at www.pscu.org/energy-smart.