



## Energy Efficiency for Sustainable Business 0% Interest Financing

Qualified customers pay the principal – Norwich Public Utilities (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 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 Mary Lou Rychling**, NPU's Program Office Manager: [marylouruchling@npumail.com](mailto:marylouruchling@npumail.com) or 860-823-4143. 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.

