



Rates as low as
2% APR*
Available for a
limited time



Cool Comfort Financing

Take advantage of low-interest financing to jump-start your heating and cooling home upgrade project. In collaboration with The Energy Network, Matadors Community Credit Union offers eligible homeowners low rate financing on residential Heating, Ventilation and Air Conditioning (HVAC) projects.

Start your HVAC upgrade today with Cool Comfort Financing.

Why upgrade?

Comfort — Improve your home to stay warmer in the winter and cooler in the summer.

Healthy Living — Improve indoor air quality with a residential HVAC upgrade.

Why now?

Special Financing — Take advantage of low rates so you can start your upgrade sooner.

Fast Approval Process — Benefit from our quick 24-hour loan pre-approval process.

It's easy to get started with Cool Comfort Financing.



1
Contact a Cool Comfort Financing contractor.



2
Complete the loan application.



3
Upgrade your HVAC system.



4
Save money with Cool Comfort Financing.

Call (877) 785-2237 to learn more or visit <http://action.theenergynetwork.com/ccf> to find a Cool Comfort Financing contractor.



**Matadors
Community
Credit Union**



Cool Comfort Financing makes it easy to start your energy efficient HVAC upgrade.

FIND A COOL COMFORT FINANCING CONTRACTOR

- Visit us online at:
<http://action.theenergynetwork.com/ccf>
- Call us at:
(877) 785-2237
- Email us at:
lahelpdesk@energyupgradeca.org

Eligibility Requirements

- HVAC projects must be completed by a Cool Comfort Financing Participating Contractor.
- The property is served by **at least one** of the following utilities: Southern California Edison, Southern California Gas Company or San Diego Gas and Electric.
- The property is a single-family home (attached or detached). The home has a central, forced-air HVAC system and is not heated by propane fuel.
- Homeowner and contractor ensure compliance with applicable local permitting requirements associated with the financed work.
- Properties in the counties of Santa Barbara, Ventura, and San Luis Obispo are not eligible.

Qualifying HVAC Upgrades

HVAC Installation [†]	Minimum Energy Efficiency Requirement
Central Air Conditioning Unit	15 SEER and 12 EER
Central Forced Air Furnace	92% AFUE
Heat Pump	8 HSPF, 15 SEER and 12 EER

[†] The project must include one of the following duct improvements to ensure HVAC efficiency:

- Combination of duct sealing **and** duct insulation sealed to $\leq 10\%$ leakage and insulated to $\geq R-8$.
- Duct replacement sealed to $\leq 6\%$ leakage with $\geq R-8$ replacement ducts.

Financing Terms

Payback Periods:



5 Years

**4.99%
APR***

**Limited Time
Rates as low
as 2% APR***

10 Years

**5.99%
APR***

**Limited Time
Rates as low
as 3% APR***

Financing Amounts: \$2,500 – \$15,000

Type of Loan: Unsecured**

No prepayment penalties or closing costs.

* APR = Annual Percentage Rate. Stated rates include a 0.50% discount for automatic payments and are based on a certain level of credit worthiness. At stated rates, monthly payments per \$1,000 funded are:

5 year term: 2% - \$17.53 | 4.99% - \$18.87

10 year term: 3% - \$9.66 | 5.99% - \$11.10

Rates are subject to change at any time. Must meet credit and income criteria. Membership required. Equal opportunity lender. Loan value may equal amount of qualifying scope of work. Rates subject to scope of work review.

** If unsecured, a UCC-1 lien may be required.