



# HOME PERFORMANCE WITH ENERGY STAR® & NEW JERSEY CREDIT UNION LEAGUE

## Now Offering 0% Interest cuGreenLoan (Up to \$10,000)



Home Performance with ENERGY STAR (HPwES) offers "whole-house" solutions to increase the comfort, safety, durability and energy efficiency of your home. Offered through the NJ Board of Public Utilities' *Clean Energy Program™*, HPwES helps you pay for a comprehensive, energy-saving project for your home. The Home Performance with ENERGY STAR Program offers up to \$5,000 in incentives and now offers a 0% loan called **cuGreenLoan** for up to \$10,000 through participating New Jersey Credit Unions. If you are not a member of a NJ Credit Union (CU) you can easily sign up as part of your loan application on the cuGreenLoan website. The minimum deposit to become a member depends on the Credit Union, but is usually around \$5.

### What is a Credit Union?

A Credit Union is a non-profit organization owned by its members. It has a "cooperative" structure, in which members pool their resources to provide loans and services to other members, designed to ensure fair dealing. In practice, credit unions offer the same services as banks and are subject to federal regulations that are similar to those under which banks operate.

### What are the benefits of the HPwES cuGreenLoan?

1. Instant (within minutes) loan pre-approval for 90% of all customers via the cuGreenLoan website, [www.cugreenloans.org](http://www.cugreenloans.org).
2. Easier requirements for loan qualification than other offerings.
3. You will have your loan approved within 2 – 3 days, allowing your contractor to begin your HPwES work quickly.
4. The cuGreenLoan Promissory Note may be signed with an electronic signature, speeding up final approval.
5. A web portal allows the customer to follow the progress of the loan. Additionally, the HPwES contractor will be able to track the loan via their own portal, (which does not show the customer's personal information).
6. A \$200 gift card will be sent to you by your lending Credit Union, once your HPwES project and loan have been finalized.
7. Your risk of loan expiration is very low: Your HPwES project expires in 120 days; however, if necessary, your contractor may re-enroll your project for another 120 days. The cuGreenLoan program will not require you to re-qualify for your loan for 240 days from the original loan approval date.

**For more information, contact: *New Jersey's Clean Energy Program*  
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