

## Special Low Rate, Low Payment Financing for Energy Efficiency Improvements for Pennsylvania Homeowners

With Keystone HELP® (Home Energy Loan Program), most Pennsylvania homeowners who meet the program's eligibility guidelines can get a low cost loan for ENERGY STAR® rated and high efficiency heating, air conditioning, air sealing, insulation, windows, and "whole house" improvements using Home Performance with ENERGY STAR®. These special loan terms can help you save thousands of dollars over the life of your loan, further enhancing the financial impact of your energy savings and minimizing out of pocket costs.

### Special Features:

- **TRUE FIXED RATE™ Unsecured Financing**
- Loans from \$1,000 to \$15,000 for Keystone HELP Up to \$25,000 for standard EnergyLoan
- **100% Financing Available**
- **Low Fixed Rate, Fixed Monthly Payments**
- **No Lien Filed on Your Home**
- **No Home Equity Required: New Homeowners OK**
- **No Points, Fees or Closing Costs**
- **Up to 10 Years to Repay - No Prepayment Penalty**
- **Work must be done by an Approved Contractor**
- **FHA PowerSaver and Secured Loans to \$35,000 also available with terms of 15 and 20 years.**

### Who is Eligible?

All homeowners who are making qualifying improvements to their home (1 to 2 unit primary residence on permanent foundation) are eligible. Good credit and the ability to repay are required; some programs have maximum eligible income levels. See [keystonehelp.com](http://keystonehelp.com) for full details.



### How Do I Get a Keystone HELP® Loan?

1. Visit your AFC First Approved Contractor and get an estimate for qualifying improvements.
2. For fastest approval see your Approved Contractor, apply online at [keystonehelp.com](http://keystonehelp.com), or apply by phone at (888) 232-3477.
3. We'll have a quick decision on your application and answer any questions you may have.
4. We pay the Contractor directly when the work is done to your satisfaction.

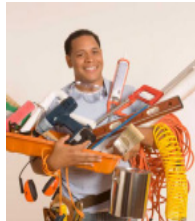
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[www.keystonehelp.com](http://www.keystonehelp.com)

## Who May Perform the Work?



Only Keystone HELP® Approved Contractors may perform the work. Approved Contractors have been reviewed for financial and ethical stability. Certified Contractors who also participate in AFC First's Home Performance with ENERGY STAR program must have their BPI certification.



## What Home Improvements Can Be Financed?

Each loan program has specific equipment eligibility requirements, but generally, the items listed below are the types of ENERGY STAR and other qualifying improvements that can be financed under Keystone HELP. Please see your Approved Contractor or visit [keystonehelp.com](http://keystonehelp.com) for a complete list with detailed installation specifications.



- Air Source Heat Pumps
- Central AC Systems
- Boilers (All Fuels)
- Furnaces (All Fuels)
- Water Heaters
- Ceiling Fans
- Programmable Thermostats
- Ventilating Fans
- Windows/Doors
- Air Sealing and Insulation
- Other Whole House Energy Improvements



Visit [keystonehelp.com](http://keystonehelp.com) for information on financing for **GEOTHERMAL, SOLAR and LARGER ENERGY EFFICIENCY PROJECTS**

## Pennsylvania's Special Financing

## ENERGY EFFICIENCY



## Home Improvements



- Heating & Cooling Systems
- Air Sealing & Insulation
- Windows & Doors
- Home Performance with ENERGY STAR Whole House Improvements



**Keystone HELP®**  
Home Energy Loan Program

Powered by AFC FIRST

SUPPORTED BY: PA TREASURY DEPARTMENT ■ PA DEP ■ PHFA



## What is True Fixed Rate™ Financing?

Many financing programs are promotional or “teaser” interest rates for an introductory time which then revert to a very high rate if the loan balance is not paid off during the promotional period. These “credit card” types of financing also do not necessarily guarantee a fixed rate or payment for the loan term. **Keystone HELP® and EnergyLoan® are simple interest, fixed rate loans with longer terms available than typical bank financing.** The monthly payment and interest rate can never change. And since there is no penalty for pre-payment, you may pay it off or make additional principal payments at any time.



### Monthly Payment Examples

	36 Months	60 Months	120 Months
\$1,000	\$32	\$21	<b>\$13</b>
\$2,000	\$65	\$42	<b>\$26</b>
\$3,000	\$97	\$64	<b>\$40</b>
\$4,000	\$129	\$85	<b>\$53</b>
\$5,000	\$161	\$106	<b>\$66</b>
\$7,500	\$242	\$159	<b>\$99</b>
\$10,000	\$323	\$212	<b>\$132</b>
\$12,500	\$404	\$266	<b>\$165</b>
\$15,000	\$484	\$319	<b>\$198</b>

Subject to credit approval by AFC First Financial Corporation, Allentown, PA. Keystone HELP loans are made directly to the consumer by AFC First. EnergyLoans are made by Citizens State Bank on behalf of AFC First. Monthly payment examples based on 8.99% APR for Keystone HELP loans. Other rates and terms may be available.

### FHA PowerSaver and Secured Loans to \$35,000 Also Available

AFC First, founded in 1947, and based in Allentown PA, is a national leader in energy efficiency financing and programs. It is one of three Fannie Mae Energy Lenders in the U.S., the nation's first private Home Performance with ENERGY STAR sponsor and a HUD Approved FHA PowerSaver Pilot Lender. The Keystone HELP®, EnergyLoan® and True Fixed Rate™ names and logos are trademarks of AFC First.



Unsecured Keystone HELP® Energy Efficiency Loans						Standard EnergyLoan®
WHOLE HOUSE HOME PERFORMANCE with ENERGY STAR		SINGLE MEASURE ENERGY STAR		SINGLE MEASURE ADVANCED PERFORMANCE		For non-Keystone HELP qualifying improvements
Improvements must be ENERGY STAR qualified and part of a comprehensive project of blower door directed AIR SEALING, INSULATION, and other energy saving measures as recommended by a Certified Contractor (BPI) and meet program qualifications.  See <a href="http://keystonehelp.com">keystonehelp.com</a> for details  Maximum Unsecured Loan \$15,000. Secured Loans to \$35,000		Must meet <b>ENERGY STAR</b> standards or minimum program standards.  See <a href="http://keystonehelp.com">keystonehelp.com</a> for details		Must exceed <b>ENERGY STAR</b> standards and meet <b>ADVANCED PERFORMANCE</b> standards.  See <a href="http://keystonehelp.com">keystonehelp.com</a> for details		All makes and models regardless of rating
		25% of loan may be used for non-qualifying improvements  Maximum Unsecured Loan \$15,000. Secured Loans to \$35,000		25% of loan may be used for non-qualifying improvements  Maximum Unsecured Loan \$15,000. Secured Loans to \$35,000		50% of loan may be used for non-qualifying improvements  Maximum Loan \$25,000 for eligible credit grades
<ul style="list-style-type: none"> <li>• Heating &amp; Cooling Systems</li> <li>• Water Heaters</li> <li>• Windows &amp; Doors</li> <li>• Air Sealing</li> <li>• Insulation - Floor &amp; Ceiling</li> <li>• Cool Roofs</li> <li>• Other Work Recommended by a Certified (BPI) Contractor</li> </ul>		<ul style="list-style-type: none"> <li>• Heating &amp; Cooling Systems</li> <li>• Water Heaters</li> <li>• Windows &amp; Doors</li> <li>• Air Sealing</li> <li>• Insulation - Floor &amp; Ceiling</li> <li>• All Work Related to Installation of Qualifying Improvements</li> </ul>		<ul style="list-style-type: none"> <li>• Heating &amp; Cooling Systems</li> <li>• Water Heaters</li> <li>• Air Sealing</li> <li>• Insulation - Floor, Ceiling &amp; Wall</li> <li>• All Work Related to Installation of Qualifying Improvements</li> </ul>		<ul style="list-style-type: none"> <li>• Heating &amp; Cooling</li> <li>• Water Heaters</li> <li>• Windows &amp; Doors</li> <li>• Air Sealing</li> <li>• Insulation - All Types</li> <li>• Electrical &amp; Plumbing</li> <li>• Most Other Energy Improvements</li> <li>• All Related Work</li> </ul>
<b>2.99%</b>  Statewide PA		<b>0.99%</b>  Bucks, Chester, Delaware, Montgomery and Philadelphia counties through EnergyWorks. 0.99% EnergyWorks loan subject to process guidelines		<b>8.99%</b>  Statewide PA		<b>14.99%</b>  National, Statewide PA
<b>5.99%</b>  Bucks, Chester, Delaware, Montgomery and Philadelphia counties through EnergyWorks (windows & cooling not eligible for lower rate)		<b>7.99%</b>  Statewide PA		<b>4.99%</b>  Bucks, Chester, Delaware, Montgomery and Philadelphia counties through EnergyWorks (windows & cooling not eligible for lower rate)		<b>6 and 12 month "Same as Cash"</b> Available for Stand EnergyLoan program only through selected contractors. Call for details.
\$250,000 Maximum Household Income		\$250,000 Maximum Household Income		\$250,000 Maximum Household Income		No Restrictions on Maximum Household Income

Principally supported by the **Pennsylvania Treasury Department**, **Department of Environmental Protection**, and the **Pennsylvania Housing Finance Agency**, the Keystone HELP® program helps make affordable energy efficiency available to all eligible Pennsylvanians. Keystone HELP® is administered by **AFC First Financial Corporation**, a Pennsylvania energy efficiency lender. Additional support provided in Southeastern Pennsylvania by **EnergyWorks**, a Better Buildings program.

Standard Unsecured EnergyLoans for non-qualifying Keystone HELP improvements and amounts greater than \$15,000 are provided independently by AFC First Financial Corporation.



**(888) 232-3477**  
**keystonehelp.com**