



Energy  
Efficiency  
Program

# Energy Efficiency Loans for Your Home



## Get On-Bill Financing for Your Energy-Saving Improvements

Energy efficiency loans are available for Nicor Gas customers to install rebate qualifying energy-saving home equipment and improvements made in 2024. Loan installments are conveniently applied to your monthly Nicor Gas bills.

### General Rates and Terms

- 8.99% fixed interest rate\*
- 1, 3, 5, 7 or 10 year loan terms†
- Loans range from \$500 to \$20,000
- 100% financing available—covers cost of equipment, installation and some related services
- No home equity required—new homeowners are eligible
- No fees to customer or contractor
- Installments will be applied to your monthly Nicor Gas bill
- Work must be completed by a program approved contractor

### Eligibility

#### Nicor Gas customers who:

- Own a single-family home, condo or multi-family building with no more than four units
- Are installing rebate-qualifying equipment or improvements in that property
- Meet lender's credit requirements
- Have an active Nicor Gas account that is in good standing



### Qualifying Equipment and Improvements



Equipment or improvements eligible for home rebates through the Nicor Gas Energy Efficiency Program with a total installed cost of more than \$500 are eligible.

Visit [nicorgas.com/saveathome](https://nicorgas.com/saveathome) to find eligible equipment and improvements.

### Find a Contractor



Only contractors approved to offer on-bill financing by Nicor Gas and Energy Finance Solutions (EFS), the program lender, may perform the work. Self-installations are not eligible. Find an approved contractor at [nicorgas.com/findacontractor](https://nicorgas.com/findacontractor).

\*Customers are subject to the current rate at the time of the application  
†The loan must be greater than \$8,000 for 7 and 10 year terms

# The Application Process



## Step 1: Apply

- Customer can either apply online at [ilenergyloan.com](http://ilenergyloan.com) or print an application to submit via standard mail; requests for mailed applications can also be made by calling **877.923.2665**
- Lender verifies utility eligibility and notifies customer of pre-approved loan amount within one business day
- Customer provides lender with selected contractor name during or after approval



## Step 2: Sign

- Lender contacts contractor about required documentation, including the work scope contract
- If all required documentation is received and the loan is approved, lender sends the loan agreement to customer or contractor (within 24-48 hours)
- Customer signs the loan agreement and returns the documents to the lender



## Step 3: Complete Work

- Contractor installs approved equipment and/or improvements
- Customer signs completion certificate
- Customer or contractor completes the Nicor Gas rebate application



## Step 4: Pay Loan

- Lender verifies final customer utility eligibility
- Payment is processed to contractor
- Customer repays loan on monthly Nicor Gas bills (monthly installment appears after approximately one to two billing cycles)

### How to Get a Loan

Loan amount vs. term	3 yrs.	5 yrs.	10 yrs.†
\$2,500	\$79	\$52	Unavailable
\$5,000	\$158	\$104	Unavailable
\$7,500	\$238	\$156	Unavailable
\$10,000	\$318	\$208	\$127
\$12,500	\$397	\$259	\$158
\$15,000	\$477	\$311	\$190
\$17,500	\$556	\$363	\$222
\$20,000	\$636	\$415	\$253

†The loan must be greater than \$8,000 for 7 and 10 year loan terms

### To start the loan process, apply online or via standard mail

Prior to the purchase of any energy efficiency products or services, customers must pre-qualify for an Energy Efficiency Loan by applying online at [ilenergyloan.com](http://ilenergyloan.com) or via standard mail. You can request to have an application mailed to you by calling **877.923.2665**.

### Calculate your payment

The payment chart to the left provides examples of 8.99% APR monthly payments for various energy efficiency equipment and improvement costs. The cost of the equipment or project will vary based on the estimate given by the contractor.

Payments reflect estimates only. Actual rate and payment based on loan amount, are subject to credit approval by EFS. Minimum loan amount is \$500. All loans are made directly to the consumer by EFS.



## Apply for the Rebate

Don't forget to visit [nicorgas.com/saveathome](http://nicorgas.com/saveathome) and submit a rebate application for the energy-efficient products and/or improvements that were installed.

Visit [nicorgas.com/eeloan](http://nicorgas.com/eeloan) or call **877.886.4239** to learn more.



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