



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

Visit www.EnergyUpgradeCA.org/SoCalFinancing or call (877) 785-2237 to learn more.

Visit www.energycenter.org/CoolComfort to see the list of Cool Comfort Financing participating contractors.





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

Find a Cool Comfort Financing Contractor at www.energycenter.org/CoolComfort

Questions about the loan application process or qualifying upgrades?

- Visit us online at: www.EnergyUpgradeCA.org/SoCalFinancing
- 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.
- Properties in the counties of Santa Barbara, Ventura and San Luis Obispo are not eligible.
- 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.

Qualifying HVAC Upgrades

HVAC Installation	Minimum Energy Efficiency Requirement
Central Air Conditioning Unit	15 SEER and 12 EER
Central Forced Air Furnace	95% AFUE
Heat Pump	8 HSPF, 15 SEER and 12 EER
Duct Sealing and Insulation or Duct Replacement	Compliance with Local Code

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 – \$50,000

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% - \$8.87

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.