



Welcome to the partnership between Emerald People’s Utility District and First Tech Credit Union! We have joined forces to serve you better. EPUD is investing in our community by offering **zero-percent interest** residential energy loans through First Tech.

Anyone that lives, works, or worships in Lane County is eligible to join the credit union and take advantage of a full range of financial services. By joining First Tech Credit Union, you will receive the opportunity to apply for a zero-percent interest residential energy loan.

**To initiate the loan process, please (1) complete the loan application and return it to First Tech in person at 4400 W 11<sup>th</sup> Avenue in Eugene or by mail to PO Box 2100, Beaverton, Oregon 97075-9974, Attn: Courtney Williams; and (2) enclose a check for \$7.00 to cover the new member fee of \$2.00 and the purchase of a single credit union share of \$5.00 (please do not send cash).**

Once First Tech receives your information, they will mail written confirmation to you within 24 hours letting you know the status of your application. The credit union is committed to a quick turnaround time because we know you want to get started on those improvements.

Congratulations on your choice to participate in the EPUD Residential Energy Services Loan Program.

Sincerely,

Emerald People’s Utility District

Sincerely,

First Tech Credit Union

<u>Term Guidelines for Weatherization</u>	
\$ 0.00 - \$500	Max Term 12 Months
\$ 501 - \$1000	Max Term 24 Months
\$1001 - \$2000	Max Term 36 Months
\$2001 - \$4000	Max Term 48 Months

<u>Term Guidelines for Heat Pumps &amp; Solar Water Heaters</u>	
\$0.00 - \$500	Max Term 12 Months
\$501 - \$1000	Max Term 24 Months
\$1001 - \$2000	Max Term 36 Months
\$2001 - \$4000	Max Term 48 Months
\$4001 - \$7500	Max Term 60 Months

**EPUD Board of Directors: Penny Jordan, Katherine Schacht, Bill Tanner, Bruce Pilling, Patti Chappel**