



# Energy Smart Loans

for Snohomish County Homeowners

## Contact Us

Puget Sound Cooperative Credit Union  
www.pscu.org | askus@pscuc.org  
800-273-1550



  
**Snohomish County**

Snohomish County and Puget Sound Cooperative Credit Union (PSCCU) have partnered to offer a special energy smart loan program for Snohomish County homeowners. With an energy smart loan you make your home more energy efficient and reduce your utility bills year round. By participating in this program, Snohomish County homeowners can get help with all their energy efficiency projects. Here are just a few examples:

- Insulation installation
- Window replacement
- Air and duct sealing
- Heating and cooling improvements
- Water heaters
- Conversion to natural gas
- Water conservation
- Solar system installation for electricity and hot water
- Geothermal systems

---

## Go Green. Save Green!

Puget Sound Cooperative Credit Union and Snohomish County have teamed up to offer special energy efficiency loans—a program designed specifically to help Snohomish County homeowners save energy and money!

- Terms up to 15 years
- Loan amounts up to \$50,000
- Low rates—fixed for the life of the loan (4.25-8.74%)
- No pre-payment penalties
- Flexible pre-payment options

All loans are subject to approval. Rates and loan amount are based on term and credit score. Rates are subject to change without notice. Contact the Credit Union for current rates.

---

## Rebates and Tax Credits

There are many different programs available to homeowners offering both tax credits and rebates for improvements, including energy efficient windows and doors, insulation, hot water heaters, and more. More detailed information on rebates, incentives and tax credits from Snohomish County utilities and other sources is listed below:

- [Snohomish County Public Utility District \(PUD\)](#)
- [Puget Sound Energy \(PSE\)](#)
- [Cascade Natural Gas](#)
- [Energy Star](#)
- [State and Federal Incentives \(DSIRE\)](#)



*Let's work together to enhance your home's efficiency, comfort and air quality.*

- *Energy assessments*
- *Energy-efficient improvements*
- *Financing options*

## Use a Registered Contractor or Trade Ally

Once you have decided on the energy efficiency measures for your home, PSCCU recommends that you select a contractor from the local utility's registered contractor list. Using a contractor that is registered with the utility will help ensure that you are eligible to receive rebates for your home energy improvements!

- [PUD's registered installers](#)
- [PSE's contractor referral list](#)
- [Cascade's trade ally list](#)

## Apply for Your Loan Today

You can apply for an Energy Smart loan online. You can also apply in person at any of our branch locations or you can call the Credit Union (800-273-1550) and someone will be happy to fax, e-mail, or mail an application to you. You can also print out a [loan application](#), complete it and then return it to the Credit Union via mail or fax.

All loans subject to credit approval. Rates, terms and dollar limits are based on credit and in some cases the value of the home. For more information contact the Credit Union today. PSCCU makes every effort to have a loan decision for you no later than the next business day. Processing and documentation fees may apply. Rates are subject to change without notice. Contact the Credit Union for current rates.

## Getting Started— Ask a Professional!

How do I get started? Contacting your local utility is a good first step to determine what energy efficiency improvements are right for your home. Utilities also offer a variety of rebates, incentives, and financing options for home energy efficiency projects. Snohomish County Public Utility District (PUD), Puget Sound Energy (PSE) and Cascade Natural Gas (Cascade) can help you identify some cost-effective energy efficiency improvements that will save energy, save money, and make your home more comfortable. Snohomish County PUD is the electric provider for Snohomish County, and PSCCU recommends calling PUD's Energy Hotline first.

- Call Snohomish County PUD's Energy Hotline at 425-783-1700 or visit [www.snopud.com/weatherization](http://www.snopud.com/weatherization).
- Call a PSE Energy Advisor at 1-800-562-1482 or visit [www.pse.com](http://www.pse.com).
- Call a Cascade Conservation Program Specialist at 1-866-626-4479 or visit [www.cngc.com](http://www.cngc.com).

- **Home Energy Assessments** – A home energy assessment is also a [great place to start and provides a roadmap to savings and comfort. Conducting a home energy assessment through a certified home performance contractor will help you identify a range of cost-effective energy saving solutions for your home. For a listing of certified and licensed contractors and home energy assessment professionals, please see the information below about Home Performance Washington.
- **Home Performance Washington** – Home Performance Washington (HPW) is a nonprofit organization, which is devoted to increasing home comfort and lowering energy use for homeowners in the Puget Sound Region. HPW members are certified and licensed to the highest industry standards and must maintain high ethical business practices. HPW advocates for a comprehensive “whole-house” approach to upgrading home energy efficiency and interior comfort. Visit their [website](#) for more information on home energy assessments and weatherization contractors.