



PENNSYLVANIA'S SPECIAL FINANCING FOR ENERGY-EFFICIENT HOME IMPROVEMENTS

KEEP HOME ENERGY LOAN

KEYSTONE ENERGY EFFICIENCY PROGRAM
Supported by PEDAA ■ Powered by NEIF

Most Pennsylvania homeowners can upgrade their home's heating and cooling systems (HVAC), windows, doors, and insulation with special low-rate, fixed monthly payment financing supported by the Pennsylvania Energy Development Authority (PEDAA).

- 100% financing of project, no lien filed on your home
- Maximum project size is \$25,000
- No penalty if you pre-pay
- Work must be performed by NEIF-Approved Contractor who must certify that the primary qualifying improvements are listed at energystar.gov/products at the time of installation

IMPROVEMENTS INCLUDE:

- Heating & Cooling Systems, Water Heating
- Windows, Doors, Insulation

Qualifying improvements are limited to the categories listed at keephomeenergyloan.com. Financing may include all related work required for installation.

100% financing available, instant credit decisions, easy paperless process, and responsive communication with you and your contractor.

REDUCED RATES FROM 4.99% APR FOR NEW APPLICATIONS

	36 Months	60 Months	120 Months
	4.99% APR	6.99% APR	7.99% APR
\$2,500	\$75	\$52	\$30
\$5,000	\$150	\$49	\$61
\$7,500	\$225	\$148	\$91
\$10,000	\$300	\$198	\$121
\$12,500	\$375	\$247	\$152
\$15,000	\$449	\$297	\$182
\$17,500	\$524	\$346	\$212
\$20,000	\$599	\$396	\$243
\$25,000	\$749	\$495	\$303

All loans are made directly to the consumer by National Energy Improvement Fund, LLC. Rates subject to change.

Eligible loan amount based on qualifying credit score. Minimum Loan \$2,500. Maximum loan as follows: 720-plus \$25,000; 700-719 \$20,000; 680-699 \$15,000; 640-679 \$10,000.

*Applies to applications received after July 1, 2025, until all allocated program funds are exhausted.

