



Energy efficiency improvements can lower your electric bill.

For more home energy saving ideas and help deciding which energy efficiency improvements will make the most difference in your home, visit www.bemc.org/resources, and www.togetherwesave.com.

For information on tax credit incentives

Federal – www.energystar.gov

State – www.dsireusa.org

Be sure to verify all tax-related information with your tax advisor.



Brunswick Electric Membership Corporation
PO Box 826, Shallotte, NC 28459

800.842.5871

www.bemc.org



Our Weatherization Loan program has been helping members make energy efficiency improvements to existing homes, businesses and churches since 1989.

Members can apply for loans up to \$6,000 for Residential projects and up to \$10,000 for Commercial projects through the Rural Consumer Services Corporation (RCSC). Terms can be as long as 60 months, and payments are included with the monthly electric bill.

Projects eligible for a 5% interest loan include:

- new heat pump - minimum 15 SEER rating
- new water heater - solar or electric
- ENERGY STAR replacement windows & doors
- insulation - ceiling, wall, floor, ducts
- duct repairs or replacement



You must own your home served by the cooperative, receive a monthly electric bill and have at least two years of service with a good payment history.

Approval is based on the credit rating of the BEMC account. An online credit report is also processed, which will identify a bankruptcy and/or any unpaid utilities. A UCC Statement will be filed with the Registry of Deeds, and there is a filing fee that will be charged when the Notice of Approval is presented.

The loan process is simple:

- 1) Choose a contractor (must be licensed for heat pump installation).
- 2) Obtain cost estimates.
- 3) Complete the loan application. You will be notified of the status of your loan within 24 hours.

You can apply for a Weatherization Loan at any BEMC office, or online at www.bemc.org/weatherization-loans.

RCSC Weatherization Loans will not be made to refinance existing obligations or to finance the costs of work to be done in structures being planned or under construction. Only approved work will be covered by the loan.

Estimated Monthly Payments with 5% Interest		
LOAN AMOUNT	OVER 3 YEARS	OVER 5 YEARS
\$1,000	\$29.97	
\$2,000	\$59.94	
\$3,000	\$89.91	
\$4,000		\$75.48
\$4,500		\$84.92
\$5,000		\$94.36
\$5,500		\$103.79
\$6,000		\$113.23