

JCP&L offers businesses, non-profits and multifamily properties access to monthly payment options for energy efficiency upgrades for your business.

0.00% fixed monthly payment financing for qualifying commercial property efficiency upgrades

Monthly Payment Examples

	36 Months	60 Months
\$2,500	\$69.44	\$41.67
\$25,000	\$694.44	\$416.67
\$50,000	\$1,388.89	\$833.33
\$100,000	\$2,777.78	\$1,666.67
\$250,000	\$6,944.44	\$4,166.67

- Financing provided by National Energy Improvement Fund, LLC for program-qualifying upgrades performed by NEIF-Approved Contractors.
- Monthly payment examples above based on 0.00%.
- **Minimum loan:** \$2,500.
- **Maximum loan varies on project size:**
 - 0.00% financing is available for project size < \$250,000. 0.00% financing is available for 80% of project size over \$250,000.
 - 0.00% financing is available for 100% of MUSH and OBC projects.
- Financed amounts net of program rebate.
- Available terms of 3 & 5 years.
- All 0.00% loans will be repaid on the applicant's JCP&L electric bill.
- Any extra payments will be paid towards the customer's usage, not the loan payment.
- Prefunding of 50% of the loan amount is available upon request.

How to Apply

Ask your contractor for their application link or visit: <https://www.neifund.org/jcpl-commercial>



JCP&L Commercial Energy Efficiency Financing

ENGINEERED SOLUTIONS

0.00% fixed monthly payment financing for qualifying **Engineered Solutions** upgrades



Go Greener. Affordably.

APPROVED CONTRACTOR

NEIF offers financing for upgrades intended to make your home or building efficient, safe, healthy and comfortable.

[neifund.org](https://www.neifund.org)

0.00% Fixed Monthly Payment Financing

for qualifying energy efficiency improvements for your building

Eligibility

The JCP&L Commercial Energy Efficiency Financing Program provides access to low-or-no-cost financing to help make energy upgrades affordable and accessible. Businesses, non-profits and multifamily properties making qualifying improvements installed by a NEIF-Approved Contractor are eligible to apply.

Projects must qualify for the JCP&L Engineered Solutions program.

The Engineered Solutions financing program is designed to fund large and complex projects that can often take over a year to complete.

Loan approval is subject to credit review.

Visit for detailed information on qualifying improvements:
https://www.firstenergycorp.com/save_energy/save_energy_new_jersey/financing-options.html

100% Financing (Net of Rebate) Available

Cash Flow Positive Financing Options -

For many customers, energy upgrades will lower their monthly energy costs and will often exceed their finance payment.

Stay Liquid - Save cash for your core business. Budget for a fixed monthly payment.

Stay Flexible - NEIF financing coexists with existing or new debt. You do not need to put up real estate for security.

From NEIF, a B Corporation™, certified to meet the highest standards of compliance & fair lending practices.

Three Simple Steps

- 1 Choose the payment that fits your budget.** Prepayment is permitted, but must be in full for the outstanding balance of the loan. Any extra payments throughout the loan term will be paid toward the applicant's utility usage.
- 2 Apply to NEIF for a credit decision** through your contractor's application link. Your contractor will work with you to complete and submit the required program rebate form.
- 3 Sign electronic loan documents from NEIF.** NEIF pays your contractor when the work is completed to your satisfaction and your program rebate has been approved and processed.

For more information on NEIF financing visit neifund.org, contact commercialfinance@neifund.org or call (484) 284-3995.

For more information on the JCP&L program, visit:
https://www.firstenergycorp.com/save_energy/save_energy_new_jersey/financing-options.html.

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Contractors with the **NEIF Seal of Approval** have met NEIF's standards of commitment to quality work and customer service, financial stability and personal integrity.



APPROVED CONTRACTOR

