

2012 IOWA

# ENERGYADVANTAGE<sup>®</sup> FINANCING PROGRAM

*Competitive interest rate financing is available for customers in Iowa who want to increase the energy efficiency of their homes.*



save  
some  
green<sup>®</sup>

## Cost-Competitive and Flexible

MidAmerican Energy Company's EnergyAdvantage® Financing program, in partnership with First American Bank, is designed to provide customers access to competitive interest rates when they meet First American Bank's credit qualification requirements, and purchase and install qualifying equipment. Residential customers may apply over the phone and usually know if they are approved within one working day. Residential customers enjoy the flexibility of choosing between competitive interest rates, fixed for the term of the loan, or six months same-as-cash. The minimum loan amount is \$1,000. Separate loans from First American Bank also are available to residential customers financing other projects involving non-qualifying equipment and/or improvements.

## Comprehensive Coverage

Eligible residential equipment for EnergyAdvantage Financing must meet energy efficiency requirements set by MidAmerican Energy and include the following:

- **Central air conditioners**
- **Natural gas furnaces, boilers and tankless water heaters**
- **Air-to-air and add-on heat pumps**
- **Heat pump water heaters**
- **Ground-source heat pumps (retrofit applications only)**
- **Windows**
- **Exterior doors**

EnergyAdvantage Financing also includes the purchase of ductwork, thermostats, line sets for split systems, power and control wiring to the equipment, drain piping for evaporator coils and furnaces, registers and grills, mounting pads, fibrous filter systems and ground-source heat pump loop installation, including well digging or trenching.

### EnergyAdvantage Financing is not available for:

- **Humidifiers or dehumidifiers**
- **Electronic air cleaners**
- **Plumbing other than heating and cooling drain piping**
- **Wiring other than heating and cooling power and control**
- **Air-to-air heat exchangers**
- **Ground-source heat pumps in residential new construction or major home renovation projects**
- **Window air conditioners**
- **Appliances**
- **Storm windows and doors**

For more information on EnergyAdvantage Financing, including what equipment may qualify for the program, or to apply, call MidAmerican Energy at 800-894-9599. You also can learn more about energy-efficient equipment by meeting with your contractor, dealer or supplier.

**FIRST AMERICAN BANK** Member **FDIC**

## TERMS AND CONDITIONS

- This program offers financing to Iowa residential customers who install qualifying equipment using energy purchased directly from MidAmerican Energy Company. The program is effective Jan. 1, 2012.
- Credit application must be submitted and approval granted prior to the installation of equipment.
- All loans are subject to credit qualification as determined by First American Bank.
- Upon notification by First American Bank, MidAmerican Energy Company contacts both the customer and the contractor, wholesaler or supplier with credit approval or denial information.
- A copy of an itemized and dated invoice from the contractor, wholesaler or supplier, which includes manufacturer model and serial number, must be submitted to MidAmerican Energy Company.
- Invoice copies are submitted by mail to MidAmerican Energy Company, P.O. Box 4628, Des Moines, IA 50305-4628 or by fax to 515-244-8825.
- MidAmerican Energy Company will verify efficiency ratings of equipment using the most recent edition of the Air Conditioning, Heating and Refrigeration Institute directory. Ratings for central air conditioners must be based on a new condensing unit with a new matched evaporator coil.
- Interest rates are fixed for the term of the loan but offered interest rates are subject to change at any time. Offered interest rates adjust up or down with the *Wall Street Journal's* published prime interest rate. Residential loans are generally offered at an interest rate that is at the prime interest rate, subject to a minimum offered interest rate of 5.0 percent APR.
- The minimum loan amount is \$1,000.
- Proceeds will be delivered by a joint check payable to the customer and dealer.
- Residential Financing program participants are not eligible for energy efficiency rebates.

## FEDERAL TAX CREDITS FOR ENERGY EFFICIENCY

Consult a qualified tax advisor or visit [www.energystar.gov/taxcredits](http://www.energystar.gov/taxcredits) for details on any applicable federal tax credits or incentives available for installation of energy-efficient equipment.

DISCLAIMER: MidAmerican Energy Company does not guarantee that installation and operation of energy-efficient equipment will result in reduced usage or in cost savings. The manner in which a customer uses and maintains energy-efficient equipment affects potential cost savings. MidAmerican Energy Company makes no warranties, expressed or implied, with respect to any equipment purchased or installed, including, but not limited to, any warranty of merchantability or fitness for a particular purpose. In no event shall MidAmerican Energy Company be held liable for any incidental or consequential damages or injuries resulting from defective equipment or installation. MidAmerican Energy Company reserves the right to cancel or change these programs at any time. MidAmerican Energy Company's acceptance of this application does not guarantee acceptance of financing. All credit decisions are made by First American Bank.

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800-894-9599

[www.MIDAMERICANENERGY.com](http://www.MIDAMERICANENERGY.com)

