

2009 Iowa EnergyAdvantage® Financing Program



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



An effective and affordable way to help Iowans become more energy efficient.



The EnergyAdvantage[®] Financing program

through MidAmerican Energy Company and First American Bank is designed to provide Iowa customers the opportunity they need to make their homes or businesses more energy efficient.

In addition to receiving competitive interest rate financing, customers can benefit from lower monthly energy bills, further offsetting the costs of the equipment. When you install energy-efficient equipment, you use less energy and save money.

Cost-Competitive and Flexible

MidAmerican'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'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. Nonresidential approvals will take longer. Residential customers enjoy the flexibility of choosing between competitive interest rates, fixed for the term of the loan, or six months same-as-cash. Separate loans from First American Bank also are available to residential and nonresidential customers financing other projects involving non-qualifying equipment and/or improvements. Call 800-894-9599 for more information and to initiate the loan process.



Comprehensive Coverage

Eligible equipment for EnergyAdvantage Financing must meet energy efficiency requirements set by MidAmerican and includes the following.

Residential Equipment

- Central air conditioners
- Natural gas furnaces
- Natural gas boilers
- Natural gas tankless water heaters
- Air-to-air heat pumps
- Add-on heat pumps
- Heat pump water heaters
- Ground-source heat pumps (retrofit applications only)
- Windows

Nonresidential Equipment

- Central air conditioners
- Natural gas furnaces
- Natural gas boilers
- Natural gas tankless water heaters
- Air-to-air heat pumps
- Add-on heat pumps
- Heat pump water heaters
- Ground-source heat pumps
- Water-source heat pumps
- Chillers
- Package terminal air conditioners
- Package terminal heat pumps
- Qualifying lighting equipment and systems
- Occupancy sensors
- NEMA Premium[®]-efficient motors
- Variable-speed drives
- Commercial kitchen equipment
- Insulation

Call 800-894-9599 today.

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 the following.

- Humidifiers
- 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

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

Terms and Conditions

- This program offers financing to Iowa customers who install qualifying equipment using energy purchased directly from MidAmerican. The program is effective Jan. 1, 2009.
- 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 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.
- Invoice copies are submitted by mail to MidAmerican Energy Company, P.O. Box 7232, Des Moines, IA 50309-7232 or by fax to 515-244-8825.
- MidAmerican will verify efficiency ratings of equipment using the most recent editions of the ARI and GAMA directories. 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 and nonresidential loans are generally offered at an interest rate that is below the prime interest rate, subject to a minimum offered interest rate of 4.0 percent APR.
- 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.
- Nonresidential Financing program participants may qualify for a combination of energy efficiency rebates and financing.

DISCLAIMER: MidAmerican 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 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 be held liable for any incidental or consequential damages or injuries resulting from defective equipment or installation. MidAmerican reserves the right to cancel or change these programs at any time. MidAmerican's acceptance of this application does not guarantee acceptance of financing. All credit decisions are made by First American Bank.

800-894-9599

www.MIDAMERICANENERGY.com/ee

