

Heat Pumps

TVA Financing Available

APPLICATION MUST BE SUBMITTED AND APPROVED BEFORE UNIT IS INSTALLED
TO QUALIFY FOR FINANCING

Heat pump financing available with \$0 down for qualifying customers

Check with your heat pump contractor to see if he has an: **energy right[®] Heat Pump loan application** or call our office.

A heat pump is the most efficient way to heat and cool your house. It is basically a central air-conditioning system that also works in reverse to provide central heating. During the summer, a heat pump takes the air in your home, makes it cool and dry, and then recirculates it. In the winter, a heat pump pulls heat from air outside; (or from underground water, or the earth itself) and pumps it indoors. Believe it or not, winter air actually contains heat you can use. Heat pumps come in a variety of designs. For more information, log on to log www.energyright.com click the link to heat pump types.

Financing available to customers

- **6% fixed interest rate through September 30, 2012**
- Available on qualifying systems. CEE High-Efficiency Specification for Central Air Conditioners and Air Source Heat Pumps are:
 - Split Heat Pumps — SEER 14.5, EER 12 and HSPF 8.2
 - Packaged Heat Pumps — SEER 14, EER 11, and HSPF 8.
 - Qualifying systems can be verified through www.ceedirectory.org
 - Advanced heat pumps are defined as variable speed heat pumps, triple function heat pumps, water source heat pumps and earth-coupled or geothermal heat pumps.
- (Units must be installed, inspected and paperwork submitted to HFRECC's office by **September 30, 2012**, to be eligible for 6 percent financing.)

8% fixed interest rate--available on 13 SEER split and package heat pump systems and non-Energy Star heat pumps.

Tax Incentives
May be Available
Visit

www.energystar.gov for

Federal Tax Incentives



Heat pump program features and requirements

- Loans are available up to \$10,000 for one unit or \$12,500 for two units or for one Advanced Heat Pump unit.
- With no money down you can qualify for a fixed 6 percent or 8 percent interest rate on the loan with 10 years to pay it off. No early payoff penalty applies.
- Payment installments will be added to your monthly electricity bill.
- UCC1 is required to be filed for the term of the loan. The filing fee is \$29.00 for Kentucky and \$55.20 for Tennessee.
- A member of the **TVA Quality Contractor Network** must install the unit. You can get the QCN list from your customer care representative or view it here.
- To comply with the USA PATRIOT Act, the applicant and co-applicant must provide HFRECC with a photocopy of a valid picture I.D., such as a driver's license, at the time the heat pump application is completed.

Visit www.energyright.com for more information on heat pumps

TVA Quality Contractors

Roy Dale Heating—Clinton, KY 270-653-4187
Smallman Heating and Air—Fulton, KY 270-472-1912
Danny Larcom Heating & Air—Union City, TN 731-885-1021
ADCO—Paducah KY 270-898-5771
Triangle Enterprises—Paducah KY 270-443-2424
Randy Thornton Heating and Air, Murray, KY 270-753-8181
Ross Heating and Air, Union City, TN 731-885-3815