

Exhibit No. BTC-6
Dockets UE-151871/UG-151872
Witness: Bradley T. Cebulko

**BEFORE THE WASHINGTON
UTILITIES AND TRANSPORTATION COMMISSION**

**WASHINGTON UTILITIES AND
TRANSPORTATION COMMISSION,**

Complainant,

v.

PUGET SOUND ENERGY,

Respondent.

**DOCKETS UE-151871/UG-151872
(consolidated)**

**EXHIBIT TO
TESTIMONY OF**

BRADLEY T. CEBULKO

**STAFF OF
WASHINGTON UTILITIES AND
TRANSPORTATION COMMISSION**

Available Appliance Finance Options

June 7, 2016



Home Energy-Efficiency Loans

0

[Back To Home Energy-Efficiency Loans \(/Borrow/Home-Energy\)](#)

HOME ENERGY LOANS IN SW WASHINGTON

The Home-Energy Efficiency Loan provides homeowners with a low fixed rate and payment with convenient repayment on their utility bill in most places. Applicants who pay their utility bills regularly may be eligible for a loan even with a less-than-perfect credit score.

Eligible Locations & Terms

NW NATURAL WASHINGTON ON-BILL REPAYMENT PROGRAM

Pro

- Available to homeowners in Clark, Skamania and Klickitat Counties whose primary heat source fuel is provided through NW Natural Gas
- Loans from \$2,500 to \$15,000
- Easy repayment through your NW Natural Gas bill

ENHABIT (FORMERLY CLEAN ENERGY WORKS)

- Available to homeowners in Clark County, Washington
- Loans from \$2,500 to \$30,000
- Easy auto-payment to Craft3

How it works

- Apply for a loan
- Work with a program approved contractor to finalize a bid
- Sign your loan documents electronically before work begins, nothing to mail. Up to 50% of the finance amount may be available up-front to contractors
- Craft3 pays your contractor the remaining balance after the energy upgrade and quality oversight check are complete
- Repay your loan through your NW Natural bill or autopayment to Craft3

SAMPLE LOAN TERMS

Loan Amount	\$2,500 - \$7,500	\$7,501 - \$30,000
Example	\$6,000 loan; \$83.37 (4.49%/APR)	\$15,000 loan; \$114.67 (4.49%/APR)
Term	Up to 7 years	Up to 15 years
Fee	none	none
Security	UCC1-A (loan secured with your home)	

Project eligibility is determined by the NW Natural, Energy Trust of Oregon and Enhabit. Loan terms are available for owner-occupied single-family homes only. Program availability, terms and conditions are current as of 9/30/15 and are subject to change without notice. Not all applicants will qualify.

Pro

CRAFT3 LOAN DETAILS

LOAN FEATURES

4.49% APR Fixed

\$2,500 to \$30,000

Up to a 15 year term

No fees or pre-payment penalty

100% financing

No up-front costs

On-bill repayment in most areas

Eligible credit scores as low as 590

No rate increases for lower credit scores

LEARN MORE

SW Washington Energy Product Sheet (</docs/default-source/product-sheets/sw-wash-e2-product-sheet.pdf?sfvrsn=10>)

Loan Servicing FAQs (</docs/default-source/consumer-documents/servicing-frequently-asked-questions.pdf?sfvrsn=4>)

Resources for Contractors (</Borrow/home-energy/contractor-resources>)

NW Natural (<https://www.nwnatural.com/>)

Energy Trust (<http://energytrust.org/>)

Enhabit (fka Clean Energy Works) (<https://enhabit.org/>)

CONTACT US

HomeEnergy@Craft3.org (<mailto:%20%20HomeEnergy@Craft3.org>)

888-231-2170

Apply Now
(<https://Ola.craft3.Org/>)

Pro

INVEST

- (/Invest)
- Overview (/Invest/overview)
- Institutions (/Invest/Institutions)
- Individuals (/Invest/individuals)
- Ratings (/Invest/Ratings)

BORROW

- (/Borrow)
- Business Loans (/Borrow/business)
- Nonprofit Loans (/Borrow/nonprofit-loans)
- Conservation Loans (/Borrow/conservation-loans)
- Energy Efficiency (/Borrow/home-energy)
- Clean Water Loans (/Borrow/clean-water-loans)

RESULTS

- (/results)
- Apply For Loans (/Apply)
- StoriesOfChange (/StoriesOfChange)
- CONTACT/PRIVACY-POLICY (/CONTACT/PRIVACY-POLICY)
- Publications (/results/Publications)
- Map (/results/map)

ABOUT

- (/About)
- Mission (/About/Mission)
- History (/About/history)
- Team (/About/People)
- Our Places (/About/our-places)
- News (/About/news)
- Studies (/About/studies)

CAREERS

- (/Careers)
- Jobs (/Careers/jobs)
- Recruitment (/Careers/recruitment)
- Benefits (/Careers/benefits)
- Recognition (/Careers/recognition)
- Feet on the Ground (/Careers/feet-on-the-ground)

Stay Connected with Craft3



(<https://www.facebook.com/Craft3Org/>)



(<https://www.linkedin.com/company/craft3>)



(<https://vimeo.com/craft3>)



(<https://twitter.com/Craft3Org>)

Subscribe to the Craft3 Newsletter ► ([http://visitor.r20.constantcontact.com/d.jsp?](http://visitor.r20.constantcontact.com/d.jsp?llr=mkkgmkdab&p=oi&m=1103081187660)

llr=mkkgmkdab&p=oi&m=1103081187660)

Pro

Craft3 is an equal opportunity lender and employer.

NMLS ID 390159 Click to view NMLS Consumer Access (<http://nmlsconsumeraccess.org/>)

Copyright © 2015-2016 Craft3 ALL RIGHTS RESERVED

Pro

Search



[Home \(/\)](#) [Locations & Hours \(/Locations-Hours.aspx\)](#) [Contact Us \(/Contact-Us.aspx\)](#) [About Us & Belong \(/About-Us-Belong.aspx\)](#)



Energy-Smart Loans

Socially responsible banking only at PSCCU

We empower our members to do more than they thought they could with their banking relationship. We have a great respect and commitment for our combined social, economic and environmental convictions and have built, and will continue to build our financial cooperative around these ideals.

As a representation of our mission, we have become a leader in providing our members the ability to access and afford energy efficient options for their homes. Our **Energy-Smart Loans** cover everything from heating and cooling, hot water tanks, gas conversions--to windows and even renewable energy like solar.

And our empowerment doesn't end there. When a member has an Energy-Smart Loan, green-jobs are created which in turn supports the local economy and conservation measures f([/News/Socially-Responsible-Banking-Only-At-PSCCU.aspx](#))or our earth.

So we welcome, and encourage you to learn more by clicking through the list of our partners below and then [contacting us \(/Contact-Us.aspx\)](#) to discuss how we can come together to make a positive difference for your family, and our shared communities, economies and environment.



PSCCU is proud to be an official lending partner of the following:

Clean Energy Fund

Community Energy Challenge

Community Power Works

Repower

Snohomish County

Solar

Energy-Smart Loans

APPLY ONLINE

Generators

PSCCU also provides financing for Stand-By, Back-Up or Emergency Generators. These generators must be permanently installed or utilize a portable generator with a legally installed transfer switch. Loan amounts up to \$35,000.00 and low fixed rates starting at just 4.49%* If you need more information about the generators, please contact your local utility company or [Click here for information on PSE Generators \(http://pse.com/savingsandenergycenter/tips-tools-ideas/Pages/Generators.aspx\)](#).

Tax Credits and Rebates: There are many different programs available to homeowners offering both tax credits and rebates for improvements including energy efficient windows and doors, insulation, hot water heaters, and more. For detailed information visit the [Energy Star website \(http://www.energystar.gov/about/federal_tax_credits\)](#). You can also contact your local utility company or visit [DSIRE \(http://www.dsireusa.org/\)](#) which is a database of incentives by state.

*APR = Annual Percentage Rate. All loans subject to credit approval. Terms up to 180 months/15 years, \$20,000 financed for 180 months at 4.25% results in a payment of \$151.00 per month. Rates, terms and dollar limits are based on credit and in some cases the value of the home the improvements are being made to. For more information contact the Credit Union. PSCCU makes every effort to have a loan decision for you the same day you apply if not no later than the next business day. Rates as of March 2016. Documentation fees may apply. Rates are subject to change without notice.

[Contact PSCCU for more information and current rates \(/Contact-Us.aspx\)](#).

Borrow

[Energy-Smart Loans \(/Borrow/Energy-Smart-Loans.aspx\)](#)

[Auto Loans \(/Borrow/Auto-Loans.aspx\)](#)

[Boat, RV & Motorcycle Loans \(/Borrow/Boat-RV-Motorcycle-Loans.aspx\)](#)

[GreenUp Loans \(/Borrow/GreenUp-Loans.aspx\)](#)

[VISA Credit Cards \(/Borrow/VISA.aspx\)](#)

[Mortgage Loans \(/Borrow/Mortgage-Loans.aspx\)](/Borrow/Mortgage-Loans.aspx)

[Home Equity & Lines of Credit \(/Borrow/Home-Equity-Lines-of-Credit.aspx\)](/Borrow/Home-Equity-Lines-of-Credit.aspx)

[Personal & Other Loans \(/Borrow/Personal-Other-Loans.aspx\)](/Borrow/Personal-Other-Loans.aspx)

[Loan Rates \(/Rates/Loan-Rates.aspx\)](/Rates/Loan-Rates.aspx)

[Apply for a Loan \(/Borrow/Apply-for-a-Loan.aspx\)](/Borrow/Apply-for-a-Loan.aspx)

Related

[Loan Rates \(/Rates/Loan-Rates.aspx\)](/Rates/Loan-Rates.aspx)

[Apply for a Loan \(/Applications.aspx\)](/Applications.aspx)

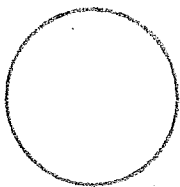
[Calculators \(/Resources/Tools-Resources/Calculators.aspx\)](/Resources/Tools-Resources/Calculators.aspx)

Follow Us on Social Media

 **PSCCU**

 **@PSCCU4you**

Search for us or click on the social media icons in the top right corner of our site.



Email Signup

<input type="text" value="First Name"/>	<input type="text" value="Last Name"/>
<input type="text" value="Email Address"/>	
<input type="text" value="Enter Code"/>	947094 SIGN ME UP!

[Apply Online \(/Applications.aspx\)](/Applications.aspx)

[Find an ATM \(/Locations-Hours.aspx\)](/Locations-Hours.aspx)

[Calculators \(/Resources/Tools-Resources/Calculators.aspx\)](/Resources/Tools-Resources/Calculators.aspx)

[\(/Contact-Us.aspx\)](#)

Fax: 425.283.5152 Routing # 325183259

[Privacy Policy \(/Disclosures-Policies/Privacy-Policy.aspx\)](#) |

[Terms & Conditions \(/Disclosures-Policies/Terms-](#)

[Conditions.aspx\)](#) | [Fee Schedule \(/Disclosures-Policies/Fee-](#)

[Schedule.aspx\)](#) | [Site Map \(/Site-Map.aspx\)](#)

Powered by SmartSource Solutions, LLC

[\(http://www.smartsourcesolutions.org/\)](http://www.smartsourcesolutions.org/)

[\(/News/Socially-Responsible-](#)

[Banking-Only-At-PSCCU.aspx\)](#)

[\(https://co-opcreditunions.org/locator/?](https://co-opcreditunions.org/locator/?)

[loctype=A\)](#)



[\(http://www.fdic.gov/regulations/la](http://www.fdic.gov/regulations/la)

Sign In | Sign Up

Your Account

Your Store:
Olympia, WA

 Cart



Prices, promotions, styles, and availability may vary. Our local stores do not honor online pricing. Prices and availability of products and services are subject to change without notice. Errors will be corrected where discovered, and Lowe's reserves the right to revoke any stated offer and to correct any errors, inaccuracies or omissions including after an order has been submitted.

Credit Terms and Conditions

5% off*

or Special Financing**

Choose 5% off every day* or select 6 months special financing with a \$299 minimum purchase** when you use your Lowe's Consumer Credit Card.
Manage Credit Account

Apply

Solicitar Ahora

Credit Center

Consumer Credit

- Pay Bill
- Manage Credit Account
- Payment Calculator
- Activate Card
- Apply
- Current Credit Offers

CREDIT FINANCING PROMOTION DETAILS: Offers subject to credit approval. Special Financing and 5% off discount offers cannot be combined. If your purchase or order is \$299 or more, you will be asked to select the offer you would like.

How to receive: Pay with your Lowe's® Consumer Credit Card and receive 5% off your purchase or order or spend \$299 or more and choose special financing for 6 months. If your purchase or order is \$299 or more, you will be asked to select the offer you would like.

***5% off your Lowe's® Consumer Credit Card purchase:** Get 5% off your purchase or order of any in-stock or Special Order merchandise charged to your Lowe's® Consumer Credit Card. Offer is not valid on previous sales; purchase of services; gift cards; Dacor®, ICON®, Fisher & Paykel®, Monogram, Smeg or Liebherr appliances (some brands not available in all markets/stores), Weber products or Kichler. Offer cannot be used in conjunction with any coupon, Lowe's military discounts, Lowe's employee discounts or Lowe's low-price guarantee; or

Business Credit

- Apply
- Manage Business Account
- Terms & Conditions

****No interest if paid in full within 6 months. Offer applies to purchase or order of \$299 or more made on your Lowe's® Consumer Credit Card. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 6 months. Minimum monthly payments required.** No interest will be assessed on the promotional purchase if you pay the promotional purchase in full within 6 months from the purchase date. If you do not, interest will be assessed on the promotional purchase from the purchase date. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payment may or may not pay off purchase by end of promotional period. Some or all of the minimum payment based on the promotional balance may be applied to other account balances. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchases. For new accounts: Standard APR is 24.99%. Minimum interest charge is \$1.00. Existing cardholders should see their credit card agreement for their applicable terms. Only one credit related promotional offer can be applied to any one item on a sales receipt. The "purchase date" for an item is the date it is charged to your account. Your account will be charged immediately for an item, unless otherwise provided on your order sales receipt.

Excludes Lowe's® Business Credit Accounts, all Lowe's® VISA® Accounts, and Lowe's® Canada Credit Accounts. We reserve the right to discontinue or alter the terms of these offers at any time.

Washington Energy Services 800-398-4663

Products

Services

Rebates

Blog

Shop

About

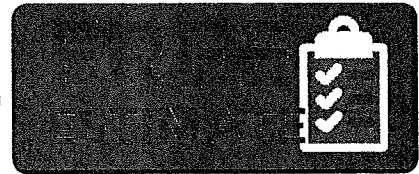
FINANCING OPTIONS

Financing on Approved Credit

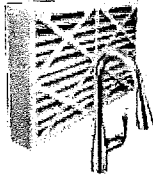
Low Monthly Payments

Turnkey Loan Service

Ask About 0% Financing



ORDER ONLINE
Filters & Select
Services



Type your search here



Our Reviews

Charles Rapkin

★★★★★

I had Washington Energy Services install a tankless water heater. They were not only able to offer me the best price, but they installed the unit very quickly and with no problems.

[More](#)

WE HELP YOU FINANCE YOUR HOME UPGRADE

Are you ready to get a tankless water heater, windows or a new furnace, but don't want to pay credit card interest rates? Many of our customers qualify for low cost financing and use it to do their energy efficient upgrades.

We work with local banks and credit unions, such as Salal Credit Union, Alaska USA credit union and First Security, to provide excellent loan options for our customers. When you are ready to buy, our financing department works seamlessly with the lenders to speed, smooth and make the lending process easy, keeping your project on track.

It's easy and affordable to make the home improvements you've always wanted. We offer a variety of flexible financing options including:

- Some of the lowest Financing Rates on the market today.
- Payments as low as \$37 per month*
- Same as Cash programs*
- We accept all major credit cards, checks and cash.



How Does Home Improvement Project Financing Work?

Once you identify a product for your home energy upgrade, our Home Energy Specialist will present all of the payment options to you. Our Home Energy Specialist will have all of the financing application paperwork with them. Your information is kept private. There are options for those who want the lowest interest rates, or the lowest monthly payments, 0% financing, and more. Of course, options are only available on approval of credit. We send your paperwork to the lender, and have an internal financing manager who works closely with lenders on your approval.

What lenders do you use?

We work with some of the best local and national financial institutions to help you finance your energy saving project quickly, easily and seamlessly. For more information about their products and services, click on their logo.



* Financing is based On Approved Credit. Monthly payment rate of \$37/mo based on \$3,200 financed at 7.49% -120 months OAC. Some restrictions apply. For complete details please contact a Washington Energy Services Home Energy Specialist. Offers may not be combined nor are they valid with any other discounts, promotions or prior purchases.

Join our Energy Solutions Newsletter and learn to make your home more

efficient: Your E-mail Address

SUBSCRIBE

PROUDLY SELLING THE FOLLOWING BRANDS

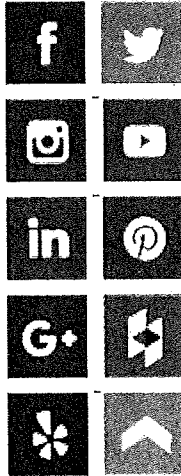


Our
Service
Area
Map

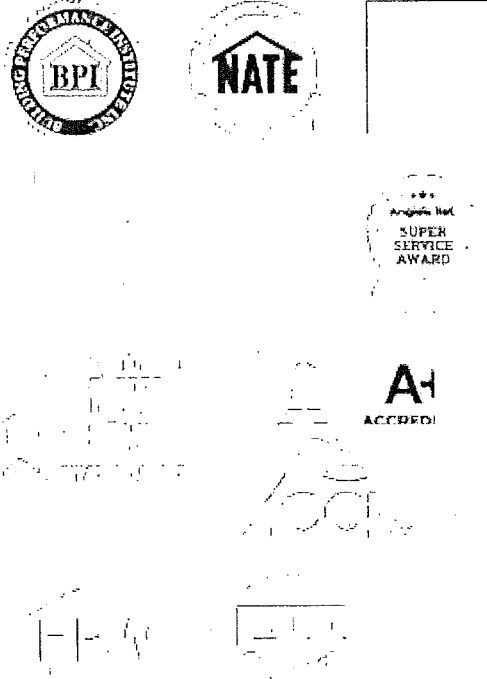
Senior
Discount

Military
Discount

Social Links



Accreditations, Awards & Partners



© 2016 Washington Energy Services Services, LLC. All Rights Reserved. View our [Privacy Policy](#) and [Terms and Conditions](#).