

Save when you install a new high-efficiency natural gas space heating system through the Black Hills Energy Customer Finance Program.

Take advantage of Black Hills Energy's convenient, low-interest Customer Finance Program when you buy high-efficiency natural gas furnaces or boilers for your home.

Our rates are competitive and unlike most banks, you can borrow the money you need for a new heating system for up to seven years.

The Customer Finance Program is available to Black Hills Energy Iowa residential customers that own a home that is occupied year-round. Applicants must have good credit history.

**For more information, call:
800-519-3571**

- Where applicable, energy efficiency ratings must comply with those listed in the Gas Appliance Manufacturers Association directory, which can be found at www.blackhillsenergy.com under "Programs & Services."
- This program is subject to regulatory rules and orders, and Black Hills Energy reserves the right to change any portion of this program or to end this program without notice.
- There is no penalty for early pay off.
- Credit applications can be obtained from an authorized heating and cooling dealer.
- Equipment must be new.

Note: Energy efficiency rebates for natural gas furnaces cannot be used concurrently during the financing terms for a furnace. Financing is offered in lieu of energy efficiency rebates for furnaces and boilers. You have a choice of low rate financing or a rebate, not both.



www.blackhillsenergy.com or www.BHEhowto.com

HOW TO GET LOWER ENERGY BILLS

WITH THE IOWA CUSTOMER FINANCE PROGRAM

*For installing new, high-efficiency
natural gas space heating system*

FINANCE PROGRAM

It's convenient, fast and easy. After we receive your completed application form, it is often processed and approved in just one business day. All information is kept strictly confidential.

Black Hills Energy offers a very competitive interest rate for up to seven years. The Customer Finance Program requires no down payment, and you'll pay the same amount each month for the term of the loan. Plus, your payment is automatically included as part of your monthly utility bill from Black Hills Energy. Upgrading your home with a high-efficiency natural gas furnace or boiler can increase the comfort of your home and reduce your energy usage, which can translate to a lower monthly energy bill.

OUR SERVICE

Black Hills Energy has a tradition of fast, friendly service. We're always striving to offer programs to help save you money and energy.

Our Customer Finance Program offers you the opportunity to purchase energy-efficient appliances and equipment at a competitive interest rate.

Call 800-519-3571 to find out how the Customer Finance Program can work for you.

NEW EQUIPMENT

Natural Gas Equipment	Finance Term
Furnaces: 92 - 93.9% AFUE*	Up to 60 months
Furnaces: 94% AFUE or greater	Up to 84 months
Boiler: 85% or greater AFUE	Up to 60 months

RELATED ITEMS

Air conditioning equipment, extended warranties, installation costs, wiring and duct work will also be included when purchased at the same time as the natural gas heating equipment. Equipment financed must exceed the ASHRAE** minimum-efficiency requirements in effect at the time of financing. Term of financing for these related items are the same as the terms for the natural gas integrated space and hot water heating systems.

* Annual fuel utilization efficiency (AFUE) measures the efficiency of combustion equipment, including furnaces, boilers and water heaters.

** The method for measuring the AFUE for residential furnaces is determined by the American Society of Heating, Refrigeration, and A/C Engineers (ASHRAE).

When you finance with
Black Hills Energy, there is
NO MONEY DOWN.

