



**The best time  
to make your  
home more  
comfortable  
is now.**



*The Lumpkins, Grand Rapids*

## **Stop wasting energy with Michigan Saves!**

Michigan Saves believes comfortable homes and low energy costs should go hand in hand. That's why we're here to assist as you take control of your energy costs by making easy, affordable, smart choices to make your house an efficient home.

## **Start saving now!**

Applying for a Michigan Saves loan is easy, so you can get started on improving your home's energy use right away. A Michigan Saves authorized contractor will walk you through the process. Utility rebates and other incentives\* on qualifying improvements are offered for a limited time only, so apply now!

\* Check for availability.

**Making Energy Improvements  
Easy and Affordable!**

# Michigan Saves:

## Easy As 1-2-3

1

Work with a Michigan Saves authorized contractor to get an estimate on qualifying energy improvements. Find your contractor at [www.MichiganSaves.org](http://www.MichiganSaves.org).

2

Complete the loan application and get a decision within minutes. Your contractor will initiate this process.

3

Once the loan is approved, your contractor makes the energy improvements and is paid after the work is done to your satisfaction.

### Michigan Saves Home Energy Loan **Facts**

- **Loan type:** Unsecured, personal loan
- **Eligible improvements:** Measures prequalified by Michigan Saves or those recommended by a whole-home energy assessment
- **Amounts:** \$1,000–\$40,000
- **Terms:** Flexible between one and 12 years
- **Rates:** Fixed rates starting at 4.99% APR\*. Rates subject to change. Please check [MichiganSaves.org](http://MichiganSaves.org) for current rates.
- **Who's eligible?** Owners of most primary and secondary residences

\* Special rates may be available through participating utilities. Check website for further details.

**Michigan Saves** is a nonprofit green bank dedicated to making energy improvements easy and affordable.



**Start Saving Today!**

[www.MichiganSaves.org](http://www.MichiganSaves.org)