



Trade Ally Benefits and Enrollment

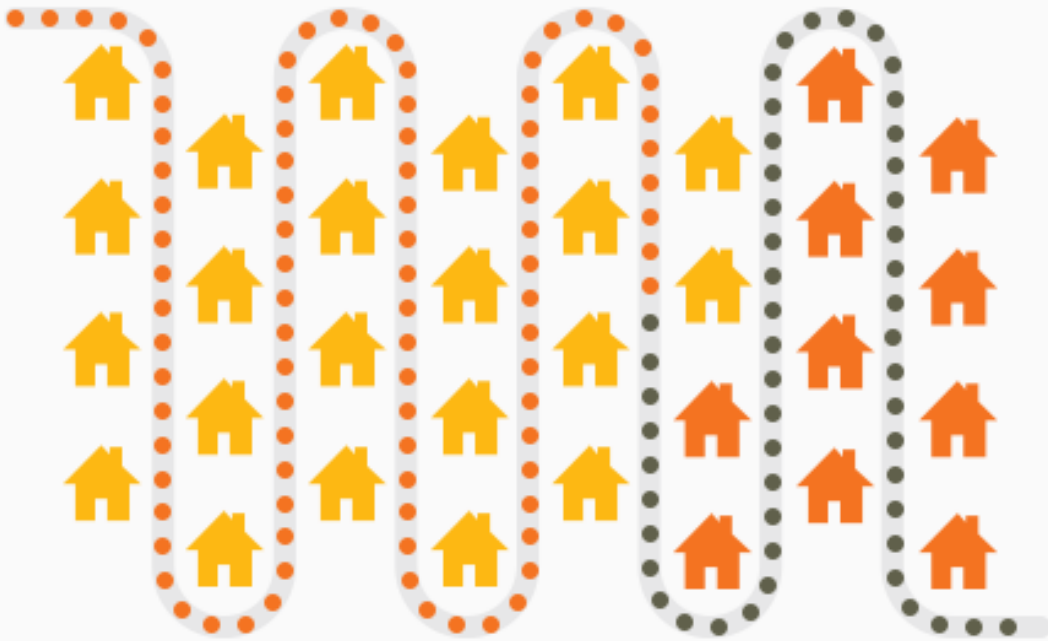
October 2016



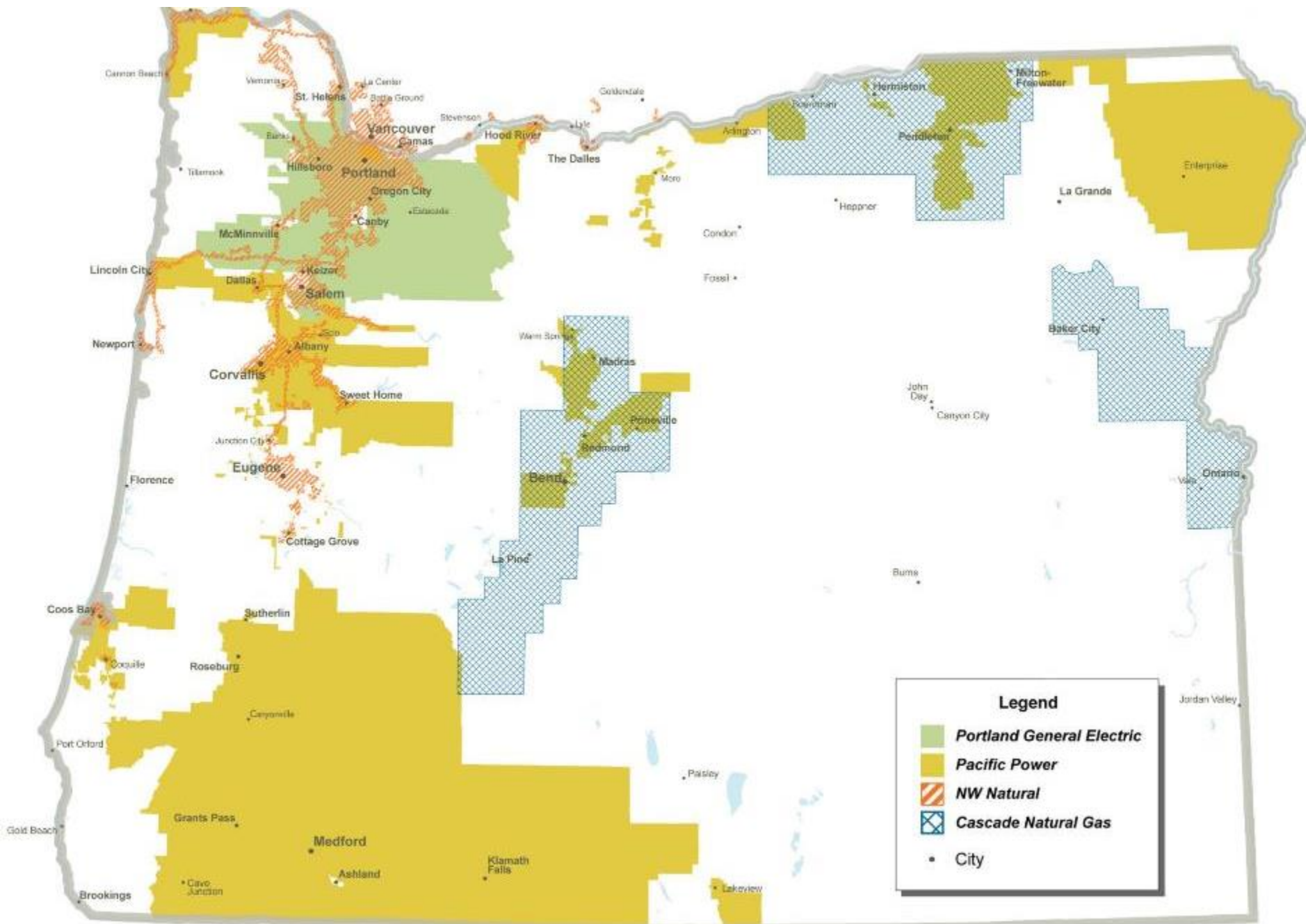
About

- Independent nonprofit
- Serving 1.5 million customers of Portland General Electric, Pacific Power, NW Natural and Cascade Natural Gas
- Providing access to affordable energy
- Generating homegrown, renewable power
- Building a stronger Oregon and SW Washington

A clean energy power plant



- 548 average megawatts saved
- 119 aMW generated
- 45 million annual therms saved
- Enough energy to power 516,000 homes and heat 89,000 homes for a year
- Avoided 17.4 million tons of carbon dioxide





Trade Ally Network

- Contractors employed and working on Energy Trust projects reached 12,400
- Trade allies bring in more projects, energy savings and generation
- Higher quality of work
- \$420,000 business development funds delivered in 2015
- Connecting contractors with customers
- Building relationships with minority and women business owners
- Improving programs and processes to better serve customers with you



What is a trade ally?

- Independent contractor, equipment manufacturer or distributor
- Holds Oregon CCB license or Washington contractors' license
- Signs trade ally agreement with Energy Trust and addendums for one or more programs
- Represents Energy Trust to customers
- Maintains high quality and service standards

Trade Ally Benefits






Trade ally benefits

- Free listing in online Find a Contractor tool
- Trade Ally of Energy Trust logo
- Referrals from web, staff, events and marketing materials
- Publicity through Energy Trust marketing efforts and press releases
- Timely updates and communications
- Access to tools, resources, promotions and technical help
- Business development funds

Business Development Funds

Reimbursements

Existing Homes business development fund

Star Rating	Annual Amount	Cooperative Marketing	Training and Events
	\$8,000	50 percent reimbursement	50 percent reimbursement; maximum of \$250
	\$4,000	30 percent reimbursement	30 percent reimbursement; maximum of \$100
	\$1,000	Projects can be submitted for approval but are not eligible for reimbursement	30 percent reimbursement; maximum of \$100
Less than two stars	\$400	Projects can be submitted for approval but are not eligible for reimbursement	30 percent reimbursement; maximum of \$100 per training; events are not eligible

Online Tools and Resources

NOVEMBER

INSIDER

EnergyTrust
of Oregon



NEWS FOR EXISTING BUILDINGS TRADE ALLIES



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WHAT'S NEW?



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TRAINING TITLE OF ARTICLE HERE.

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EVENTS TITLE OF ARTICLE HERE.

Targeted email newsletter

- Customized by program
- Features and program updates
- Industry news
- Links to important information

How to enroll



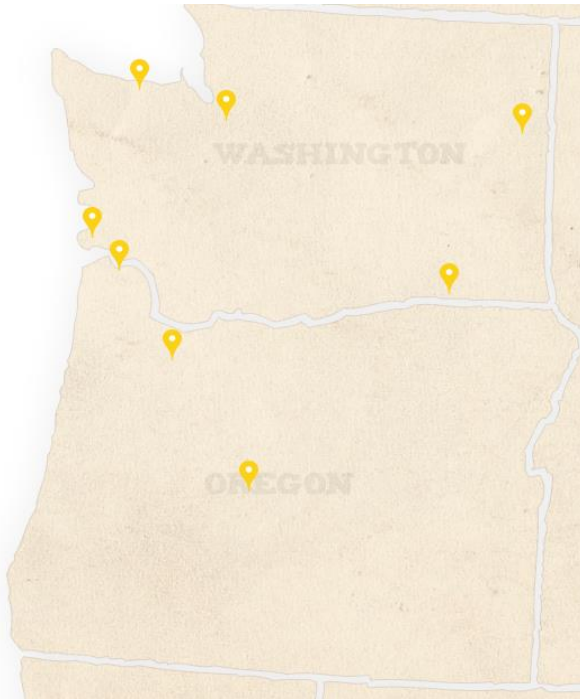
Craft3 Home Energy Loan Overview

Energy Trust of Oregon affiliates

October 2016



Craft3 is a nonprofit that provides loans to entrepreneurs and individuals



- Nonprofit 501(c)3 non-bank business and consumer lender
- Since 1994, Craft3 has invested over \$400 million in entrepreneurs, nonprofits and individuals. More than \$44 million for home energy upgrades.
- Craft3 loans align with our mission of strengthening economic, ecological and family resilience.
- Loans are available in the urban and rural communities of Oregon and Washington.
- 56 employees are located in 8 regional offices.



Craft3 drives economic and ecological outcomes

**Access to
Inclusive
Credit**



Increase energy upgrades
(savings, comfort, air quality, durability)



**Deepens energy savings and reduces
greenhouse gas emissions**



**Strengthens local contractors and
expands living wage jobs**



Craft3 Home Energy Loan features

- Craft3 **does NOT offer** a high rate or instant credit
- Craft3 **does offer**:
 - **Inclusive credit** means no rate increases for lower credit scores (as low as 590)
 - **Convenient repayment** on homeowner's PGE, NW Natural or Pacific Power bill
 - **Finance 100 percent of project** with no upfront costs
 - **No prepayment penalties**
 - **Deposits** up to 50 percent available to contractor
 - **UCC1-A** filing with County as security



Craft3 program affiliations

Energy Trust of Oregon

- Savings Within Reach program (PGE, NW Natural, Pacific Power customers)
- PGE Heat Pump program
- NW Natural in Washington

Enhabit

- Oregon (PGE, NW Natural, Pacific Power customers)

Greater Seattle Area

- Seattle City Light



Craft3 features by ETO programs

Savings within Reach

- Serving low- to moderate-income households
- Detached single family residences
- PGE, NWN or Pacific Power as primary fuel source
- Up to \$5,000 loan amount
- Up to 5 year term to \$2,000; up to 10 year term to \$5,000
- No loan fees

PGE Heat Pump

- Detached single family residences
- PGE as fuel for primary heat source
- Up to \$10,000 loan amount
- Up to 7 year term to \$7,500; up to 10 year term to \$10,000
- Low loan fees

NW Natural Washington

- Detached single family residences
- NW Natural as primary heat fuel source
- Up to \$15,000 loan amount
- Up to 7 year term to \$7,500, up to 15 year term to \$15,000
- No loan fees

Internal document, not intended as an offer to extend credit to consumers. Terms subject to change without notice. Not all applicants will qualify. Craft3 NMLS ID#390159. For current rates, full program information and terms disclosures, please visit www.craft3.org/homeenergy



Craft3 has a simple loan process for ETO programs

1. Apply for a loan at www.Craft3.org/HomeEnergy
2. Customer works with a program approved contractor to finalize a bid
3. Customer signs loan documents electronically, nothing to mail
 - Up to 50 percent of the project loan amount may be available up-front to contractors
4. Contractor completes work and paperwork
5. Craft3 pays contractor the remaining balance after the energy upgrade and quality oversight check are complete
6. Customer repays through primary heat source utility bill



Learn more about Craft3 and loan products for homeowners and businesses

Home Energy Loan for homeowners

888-231-2170

HomeEnergy@Craft3.org

www.Craft3.org/HomeEnergy

Business Loans

for contractor financing,
clean technology, solar, and
renewable energy projects

888-231-2170

www.Craft3.org/Borrow



Thank You

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