

Ducted Heat Pump Program Guidelines



- In order for Lane Electric and its members to insure quality heat pump installation, we are requiring that all systems meet the necessary qualifications for the Bonneville Power Administration (BPA) Energy Efficiency Incentive (EEI) Program. Performance Tested Comfort Systems (PTCS) duct sealing and system commissioning are a part of the specifications for ducted systems and should be included in the contractors estimates.

System efficiency requirements are: 9.0 HSPF / 14 SEER.

- All systems must be pre-authorized by Lane Electric before any incentives can be offered. If a member wishes to participate in our loan or rebate program, please have them contact us and ask for a heat pump packet before starting any work on the installation.
- A zero percent (0%) loan is currently offered to our members for heat pump installations. The loan cap is \$9,000. Loan application results are usually known within 48 hours. Loans are not available for new construction (retrofits in existing homes only).
- If the loan option is not chosen, members can apply for a rebate. The rebate for a qualifying heat pump is \$500.
- Participating contractors are required to have a signed agreement on file at Lane Electric prior to beginning work under our program.
- Lane Electric will inspect the installations once we have received an inspection request from the homeowner and the contractors final invoice.



Heat Pump Pre-Authorization

(Completed by HVAC contractor on ducted systems)

Name _____ Address _____

Contractor _____ CCB# _____

Heat Pump Manufacturer / Model # _____

Air Handler Manufacturer / Model # _____

System HSPF / SEER _____

Existing Heating System _____

Variable Speed HP (YES) (NO)

Outdoor “Lock-Out” Thermostat (required) (YES) (NO)

Indoor Programmable Thermostat (required) (YES) (NO)

Are Insulation Levels Within Substantial Compliance? (YES) (NO)

Sizing Calculations (Please Attach)

AHRI Certificate (Please Attach)

Balance Point Chart (Please Attach)

Project Estimate or Proposal (Please Attach)

Upon completion please submit a copy of the:

- 1) Final Invoice
- 2) PTCS Heat Pump Commissioning or CheckMe documentation
- 3) Hand written PTCS or Prescriptive duct sealing field notes (when applicable)

In the cooperative spirit, Lane Electric provides safe, economical, and reliable energy services to its members.

SECRETS TO SUCCESS WITH YOUR NEW HEAT PUMP

To insure your complete satisfaction when installing a heat pump, please follow this checklist:

- Be sure your electric service meets the additional requirements for serving a heat pump. Your contractor should address this issue. **PLEASE NOTE: Lane Electric will evaluate the service to your meter to insure it will meet the starting requirements of the new heat pump. If necessary, we will schedule a time to upgrade your system.**
- Make the "shell" of your home as energy efficient as possible. An analysis of the building components and existing insulation levels will help determine what weatherization items, if any, should be completed prior to installing your new heat pump. **Insulation levels in your home must meet LEC specifications before any incentives will be available for heat pumps.**
- Contact dealers for bids. A *Contractor List* is enclosed that offers several choices. As you obtain your bids, feel free to contact our Energy Services Department if you have any questions.
- Ducts are one of the most important parts of your system! Reduce duct losses by having existing ducting tested and sealed. On all duct systems, make sure your contractor understands that you are **requiring** sealed ducts (PTCS duct sealing) as part of your installation package.
- For **Loans**: First, contact an Energy Services representative and request loan applications. Then choose the bid you wish to use. Return the bid, the preauthorization sheet (completed by the contractor), and your credit application to Lane Electric's Energy Services Department.
- Wait to hear from Lane Electric regarding loan approval. When financing and system preauthorization are approved, call your contractor and have them begin installation. Do not commit to an installation until you are notified that these items are authorized.
- OR**, if you wish to apply for a **Rebate**, have your contractor complete a system preauthorization form prior to starting the job. After authorization by LEC's Energy Services Department, have your contractor begin installation.
- Upon job completion, we will inspect the components of your new heating system and answer any final questions. Your rebate or loan will be processed when the inspection is complete and the system approved.
- Please call one of our Energy Services Representatives at 484-1151 if you have any questions.**



Pacific Cascade Federal Credit Union
 1075 Oak Street
 Eugene, OR 97401
 541-343-6238
 800-477-3328

LOANLINER[®]

Application

A table that includes the APRs and other required cost disclosures for credit card applications is on a separate document provided with this Application.

- HOW TO APPLY**
- Please complete front and back of application
 - Return completed application to credit union
 - Sign on back page
 - An incomplete or unsigned application may delay processing

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

<input type="checkbox"/> LOANLINER[®] Account/Loan: <input type="checkbox"/> Individual <input type="checkbox"/> Joint (Including ATM/Debit Card Access to the Account if Available)	<input type="checkbox"/> Credit Card Account: <input type="checkbox"/> Individual <input type="checkbox"/> Joint (See Disclosure Table or Agreement for Terms)
Amount Requested \$ _____	Credit Limit Requested \$ _____
Purpose/Collateral: _____	If Authorized User, Name: _____
Repayment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Automatic Payment	

Payment Protection

- Single Credit Disability Insurance Single Credit Life Insurance
 Joint Credit Disability Insurance Joint Credit Life Insurance
- Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

Applicant

NAME (Last - First - Initial)		PASSWORD
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.
()	()	()
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
Employment/Income		
NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____		
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE
_____		_____
_____		ENDING DATE
_____		_____

Other: Co-Applicant Spouse Guarantor

NAME (Last - First - Initial)		PASSWORD
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/ EXT.
()	()	()
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
Employment/Income		
NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____		
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		STARTING DATE
_____		_____
_____		ENDING DATE
_____		_____

Applicant Reference	RELATIONSHIP	Other Reference	RELATIONSHIP
NAME AND ADDRESS		NAME AND ADDRESS	
OF NEAREST	HOME PHONE	OF NEAREST	HOME PHONE
RELATIVE NOT LIVING WITH YOU		RELATIVE NOT LIVING WITH YOU	

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (Include Tax and Ins.)			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN		OWNED BY	
			YES	NO	Applicant	Other
HOME		\$				
AUTO		\$	YES	NO		
SAVINGS		\$	YES	NO		
CHECKING		\$	YES	NO		
OTHER (Describe)		\$	YES	NO		

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET				
		APPLICANT	OTHER	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?					
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?					
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?					
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):					
	TO WHOM (Name of Creditor):				

State Law Notices **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Signatures

1. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

X	(SEAL)	X	(SEAL)
APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE	DATE

For Credit Union Use Only

DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	AFTER
	DENIED (Adverse Action Notice Sent)	\$	\$	\$	\$			
LOAN OFFICER COMMENTS:								
SIGNATURES:								
X				X				
DATE				DATE				