

**GEOSmart** is available to finance virtually all home improvement projects. This non-brand specific and easy to use financing program is designed to be your single-source financing solution.

**Approved Products (partial list)**

- Windows/Siding/Doors
- HVAC
- Insulation- Radiant, Rolled, Blown
- Solar Photovoltaic
- Solar Pool & Domestic Hot Water
- GeoExchange Systems
- Wind Turbines
- Water Heaters
- Roofing
- Remodeling & Room Additions
- Sun Rooms & Patios
- Window Treatments, Tinted Windows, Awnings, Shutters & Shades
- Landscaping



**About EGIA**

The Electric & Gas Industries Association is a non-profit organization dedicated to advancing energy efficiency and renewable energy solutions and a leader in providing resource efficiency services for utility companies nationwide. EGIA is working with GE Money to deliver the nationally recognized GEOSmart Home Improvement and Solar Financing program.



**EGIA Approved Contractors See Higher Close Rates and Increased Sales**

To assist homeowners in selecting a qualified contractor, EGIA established the "Approved Contractor" designation. This Certification gives homeowners confidence that they are working with a premier and quality focused service provider. Only EGIA Approved contractors can offer GEOSmart financing.

To learn more about the GEOSmart financing program and how you can become an EGIA Approved Contractor visit [www.egia.org/GEOSmart](http://www.egia.org/GEOSmart) or call EGIA at 1-866-367-3442.



Financing by  
GE Money



201-694-00 (03/08)

EGIA  
3800 Watt Ave., Suite 105  
Sacramento, CA 95821



**Energy Efficient Home Improvement Financing Made Easy!**



*One Solution For All Your Financing Needs  
Revolving and Installment Loan Options.*

The Electric & Gas Industries Association (EGIA) and GE Money are proud to present *GEOSmart*, the most comprehensive and easy to use home improvement and solar financing program available today. Stop losing sales and start realizing the full earning potential of your home improvement or renewable energy business with **GEOSmart Sustainable Financing Solutions**.

### **Close more deals**

Leverage *GEOSmart* financing to help close more deals and increase profitability.

### **Get paid faster**

With *GEOSmart* financing you don't collect from the homeowner. You're paid in stages or upon job completion.

### **Financing made easy**

With short, simple forms and fast in-home credit decisions, providing financing with *GEOSmart* is easier than you have ever imagined.

### **Sell larger, more comprehensive projects**

With extended terms, generous lines of credit and flexible payment options *GEOSmart* financing enables you to up sell more comprehensive installations.

### **GEOSmart Revolving Financing**

Ideal for smaller projects such as HVAC upgrades, insulation and solar thermal applications or projects where homeowners want to leverage their cash and take advantage of special, no interest/ no payment options

- Fast In-home credit decisions
- Line of credit up to \$25,000
- 7.99%, 8.99% & 9.99% APR fixed rate options
- 6 & 12 month no payments/ no interest promotions
- Special lower payment factors to keep payments low
- Fast funding typically within 48 hours
- Easy to use paperwork
- Non-lien, no equity required



### **GEOSmart Unsecured Installment Financing**

Ideal solution for larger home improvement projects, comprehensive window and HVAC replacement, solar water heating or solar PV installations, whole house home performance projects, geoexchange systems and general remodeling. The *GEOSmart* Unsecured Installment program, with extended terms and interest rate reduction options, make larger home improvement projects affordable.

- Fixed rate financing with loans up to \$50,000
- Flexible terms up to 20 years to keep payments low
- 5.99% to 9.99% APR reduced interest rate options available
- Deferred payment and delayed interest promotions
- Quick & easy online document preparation
- Staged funding available
- Non-lien, no equity required

