



San Bernard Electric Co-op

Your Touchstone Energy[®]
Cooperative 

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Bellville Main Office
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Fax: (979) 865-9706

Columbus Service Center
(979) 732-8346
Fax: (979) 732-2458

Fieldstore Service Center
(936) 372-9176
Fax: (936) 372-5476

Hallettsville Service Center
(361) 798-4493
Fax: (361) 798-2344

SBEC Home Improvement Loan Program

SBEC Residential members wanting to upgrade their homes can finance their purchase of home energy products with a loan from National Cooperative Bank (NCB). We work together with NCB to expand member access to home energy products and services. These loans are available to SBEC members interested in products such as residential solar, standby generators, Air Conditioning & Heating Systems, or even home efficiency projects such as window upgrades and insulation.

This provides a flexible option for members to spread their investment cost over multiple years instead of needing to make an up-front cash payment to participate and enjoy the benefits of these offerings.

To apply for a loan on-line, www.ncb.coop/consumerenergy or contact NCB Loan Specialist, **Brittney Baldwin**, bbaldwin@ncb.coop or **(866) 499-3517**. If you have any questions, please contact our Member Services Department at 800-364-3171.

CONSUMER PRODUCTS

HOME ENERGY CONSUMER LOAN (UNSECURED)*

- **Loan Amount:** \$3,000 to \$30,000
- **Loan Term:** 5 to 8 years (not to exceed useful life of asset)
- **Interest Rate:** Fixed rate
- **Total Financing Available:** 100 percent of project costs
- **Application Fee:** N/A
- **Loan Funding:** 100 percent paid directly to consumer

HOME ENERGY CONSUMER LOAN (SECURED)*

- **Loan Amount:** \$30,001 to \$100,000
- **Loan Term:** 5 to 8 years (not to exceed useful life of asset)
- **Interest Rate:** Fixed rate
- **Total Financing Available:** 100 percent of project costs
- **Application Fee:** \$150; non-refundable due at closing
- **Collateral:** UCC Filing on energy equipment
- **Loan Funding:** 100 percent paid directly to consumer

**Certain restrictions apply. All products offered are subject to National Cooperative Bank, N.A. guidelines.*

Banking products and services provided by National Cooperative Bank, N.A. Member FDIC. NCB NMLS#422343.

FREQUENTLY ASKED QUESTIONS

I am interested in financing my energy project, can you tell me about the loan products?

We have a program with National Cooperative Bank (NCB) in providing 5-8 year secured and unsecured loans for our electric co-op members. The minimum loan amount is \$3,000 and you can finance up to 100% of the project cost. Interest rates vary based upon the term and individual credit, but rates are very competitive. If you would like to get check rates call NCB's Brittney Baldwin at (866) 499-3517.

How do I apply?

You can easily apply online at www.ncb.coop/consumerenergy. You can also call Brittney Baldwin at (866) 499-3517.

What can I finance?

You can finance home energy upgrades, including energy efficient appliances, HVAC units, geothermal units, windows, and back-up generators.

What are the fees?

There is no application fee for an unsecured loan (\$3,000 to \$30,000). The bank charges an origination fee of \$150 for a secured loan (\$30,001 to \$100,000 that is due at closing.

How long does the process take?

Typically the process takes between 3-5 days and that depends on making sure you provide all the documentation to National Cooperative Bank.

How do I pay my loan bill?

The bill for your loan with NCB will be mailed directly to you on a monthly basis. You can pay your loan electronically via ACH or wire, or via regular check.

Why should I finance with National Cooperative Bank?

National Cooperative Bank has designed a program for residential members of Electric Cooperatives based on its experience with consumer and energy finance. You, as our consumer-member, get the best of both – a bank that knows the business combined with a personal commitment and connection to the customers it serves. Applying is easy and can be done via telephone or securely online. NCB's product offers terms from 5-8 years allowing you to enjoy low, fixed payments over the long term with minimal upfront fees.