Home Equity Line of Credit (HELOC) Energy Efficiency Loan Lock Verification Form

Effective Date: September 28, 2026

Summit's Home Equity Line of Credit (HELOC) Energy Efficiency Loan Lock is a fast, easy and flexible way to finance eligible home weatherization, energy efficiency and renewable energy improvements.

Here's how to apply for your HELOC Energy Efficiency Loan Lock:

- Review page 2 to ensure your project is eligible.
- Make sure both you and your contractor have filled out and signed this form. You can find helpful resources and locate eligible contractors online at Focus On Energy, Wisconsin utilities' statewide program for energy efficiency and renewable energy.
- Apply online or in person with Summit Credit Union. You will need to submit this completed form and a copy of your contractor's scope of work, including price quotations, with your HELOC Energy Efficiency Loan Lock application.

Member Information

Name

Address (Location of Installation) City/Town State Zip

I certify that I meet the eligibility requirements of this program, and that all the information submitted as part of this form, including a contractor's quote, invoice or receipt, is correct to the best of my knowledge.

Customer Signature Date

Please note: Submitting this form does not guarantee approval. All applications are subject to Summit's credit approval, collateral requirements, underwriting guidelines, and applicable loan documentation. Please see Terms & Conditions for further eligibility details.

Please check the applicable boxes.

Appliances

☐ Must be an ENERGY STAR® air purifier, dehumidifier, clothes washer/dryer, refrigerator, freezer or window air conditioner (see Energystar.gov/products). $300 minimum purchase price. Loan application can be submitted up to 30 days after purchase. *Please hold onto sales receipt(s) and call Summit at 800-236-5560 for more information.*

Projects must meet the specifications outlined below, to be fulfilled by the contractor or installer.

Renewable Technologies

- ☐ Solar Photovoltaic Panels
- ☐ Battery Storage Systems
- ☐ Solar Water Heaters
- ☐ Geothermal Heat Pumps

Water & Space Heating Systems

- ☐ Ductless Heat Pumps
- ☐ Ducted Heat Pumps
- ☐ Air-to-Water Heat Pumps
- ☐ Heat Pump Water Heaters
- ☐ Ground Source Heat Pumps
- ☐ Central Wood Pellet Boilers/Furnaces
- ☐ Pellet or Cord Wood Stoves
- ☐ High Efficiency Furnaces & Boilers

Weatherization

☐ Home Weatherization – Scope of work must be developed and work completed by a registered Focus on Energy Trade Ally.	☐ Home Weatherization Refinance – Refinance must include new weatherization project with $1,500 minimum project cost; scope of work must be developed and work completed by a Focus on Energy Trade Ally.

Contractor Information & Agreement

I confirm that I have included a precise scope of work that satisfies the requirements listed above, along with a price quote detailing the quantity, make and model numbers of the products to be installed. I agree to report project information to the local energy efficiency or utility servicing the member's residence.

Name

Address

Email or Phone

Contractor Signature Date

Terms & Conditions

Eligibility: To qualify, borrowers must be eligible for and maintain membership with Summit Credit Union and the purchase or project needs to be set up in a residential home in Wisconsin that the member both owns and lives in. The house can have between one and four family units. The property may not be subject to an active bankruptcy, foreclosure, or other pending legal action affecting ownership or lien rights. Financing is subject to available credit under the member's existing Home Equity Line of Credit. Lender may limit eligibility subject to its underwriting guidelines. Eligible improvements can be permanently affixed to the participating property and designed to lower its overall energy needs. Eligible items covered by this loan include the cost of labor, installation, equipment, materials, taxes, shipping, permit or loan application fees, applicable inspection charges, and health and safety repairs needed as part of the efficiency improvements. To determine if you can include extra expenses in your loan, contact Summit Credit Union.

Rebate eligibility and rebate amounts are determined solely by Focus on Energy and are subject to program requirements and funding availability. Summit Credit Union does not guarantee rebate approval or payment. To be eligible for potential rebate through Focus on Energy, any contractor who satisfies all the conditions specified on this form must perform the installation of upgrades. Installation or removal of any oil or propane tanks, and do-it-yourself (DIY) activities are not eligible expenses. Only contractors or partners who have current authorization from Focus on Energy are permitted to complete projects.

Member Responsibility: The member is responsible for selecting the contractor, reviewing and approving the scope of work, obtaining any required permits or approvals, and ensuring the project complies with applicable laws, ordinances, building codes, homeowners association requirements, utility program requirements, and Focus on Energy requirements, if applicable. Summit does not verify contractor qualifications, inspect completed work, or guarantee project performance, energy savings, rebate eligibility, or rebate payment.

Privacy and Information Sharing: By submitting this form, the member authorizes Summit to collect, use, and share information related to the application, property, contractor, scope of work, invoices, receipts, and project eligibility as needed to process the request, verify eligibility, administer the HELOC Energy Efficiency Loan Lock, comply with applicable law, and support any applicable rebate or program requirements. Summit will handle member information in accordance with its privacy policy and applicable law.

Program Changes and Reservation of Rights: Summit reserves the right to modify, suspend, or terminate the HELOC Energy Efficiency Loan Lock program, program terms, eligible improvements, loan requirements, or related promotional features at any time, subject to applicable law and existing loan agreements. Focus on Energy rebate requirements, eligibility, funding, and availability are determined by Focus on Energy and may change without notice.

Loan Limits: $300 minimum, maximum loan amount is the available balance of your HELOC.

Disclaimer of Warranties and Limitation of Liability: Summit Credit Union does not guarantee the equipment, materials, contractor services, installation work, project performance, energy savings, rebate eligibility, or compliance of the project with any applicable laws, regulations, codes, or standards. Summit disclaims all express and implied warranties, including any warranties of merchantability or fitness for a particular purpose. Summit is not responsible for any contractor, manufacturer, installer, utility, rebate program, or other third party, and will not be liable for any damages arising from the installation, performance, or use of the improvements.

Endorsements: Summit Credit Union does not endorse any particular manufacturer's product or system design in providing this financing opportunity.