



# Concerned about the high cost of heating and cooling your home? We can help.

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## THE CITIZENS BANK ENERGY EFFICIENCY LOAN

**1%**  
APR

Borrow \$1,000 - \$3,000  
No Fees or Closing Costs  
Low Monthly Payment

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### **Adding insulation. Installing storm windows and doors. Upgrading your furnace or home heating system.**

No matter what project you have in mind to weatherize or conserve energy in your home, just provide a cost estimate for the work and Citizens Bank has an easy way to make it affordable. The Citizens Bank Energy Efficiency Loan, is available year-round for all types of energy conservation projects. It offers you:

- A low monthly payment – just \$28.20 a month when you borrow \$1,000 at 1% APR for 36 months and arrange to have payments automatically deducted from a Citizens Bank checking or savings account.
- No fees or closing costs.
- The Citizens Bank Energy Efficiency Loan is designed for low-to-moderate income homeowners.\*
- Have a larger home improvement project in mind? A 3% APR is available for loans up to \$10,000 at terms up to 7 years. For example, a \$10,000 loan at 3% APR with a 7 year term will result in 84 monthly payments of \$132.13.

The Citizens Bank Energy Efficiency Loan is just another way Citizens Bank is committed to helping build stronger communities. Don't miss this great opportunity to save money and get a great low rate. To apply for a Citizens Bank Energy Efficiency Loan, just stop in to see us, or call 1-888-304-5400.