

Ameren Illinois On-Bill Financing

Robert Rusteberg, Residential Program Lead

March 9, 2021

Overview



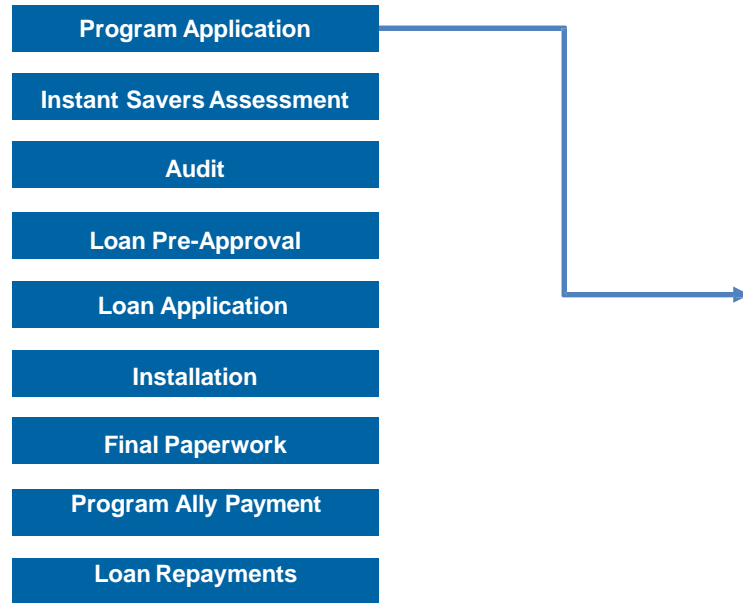
- On-bill financing (OBF) is available for Ameren Illinois customers
- Program design may include a co-pay for the customer, and OBF can be utilized for the co-pay
- OBF can be utilized by customers participating in both the Income Qualified and the Home Efficiency Offering, which includes HVAC equipment and building envelope measures
- A full list of available measures with the corresponding incentive is available on the Program Ally Portal

Energy Finance Solutions



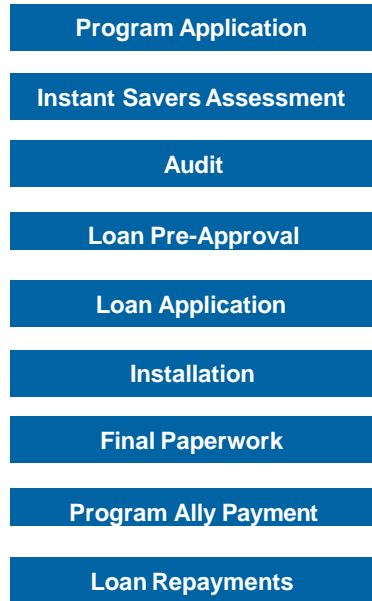
- Energy Finance Solutions (EFS) is the OBF lender
- All participating Program Allies must register with EFS to be able to offer customers OBF
 - Interested Program Allies can register at www.energyfinancesolutions.com/forcontractors
- Customer loans can be tracked through the Contractor Portal
 - Provides identifying customer information as well as current loan status
 - Contains reference documents including pending letter, approval letter, and promissory notes
 - Allows comment chains to be created for direct communication with EFS


Customer Journey



- Customer submits necessary paperwork including:
 - Homeowner application
 - Proof of homeownership
 - Proof of income
- Home Energy Specialist (HES) verifies customer Program participation eligibility
- Home Energy Specialist (HES) confirms customer eligibility to apply for OBF

Customer Journey



 **Ameren**
ILLINOIS

AmerenIllinoisSavings.com

Dear ,

Instant Savers Assessment through the **Ameren Illinois Home Efficiency Program Income - Qualified** program.

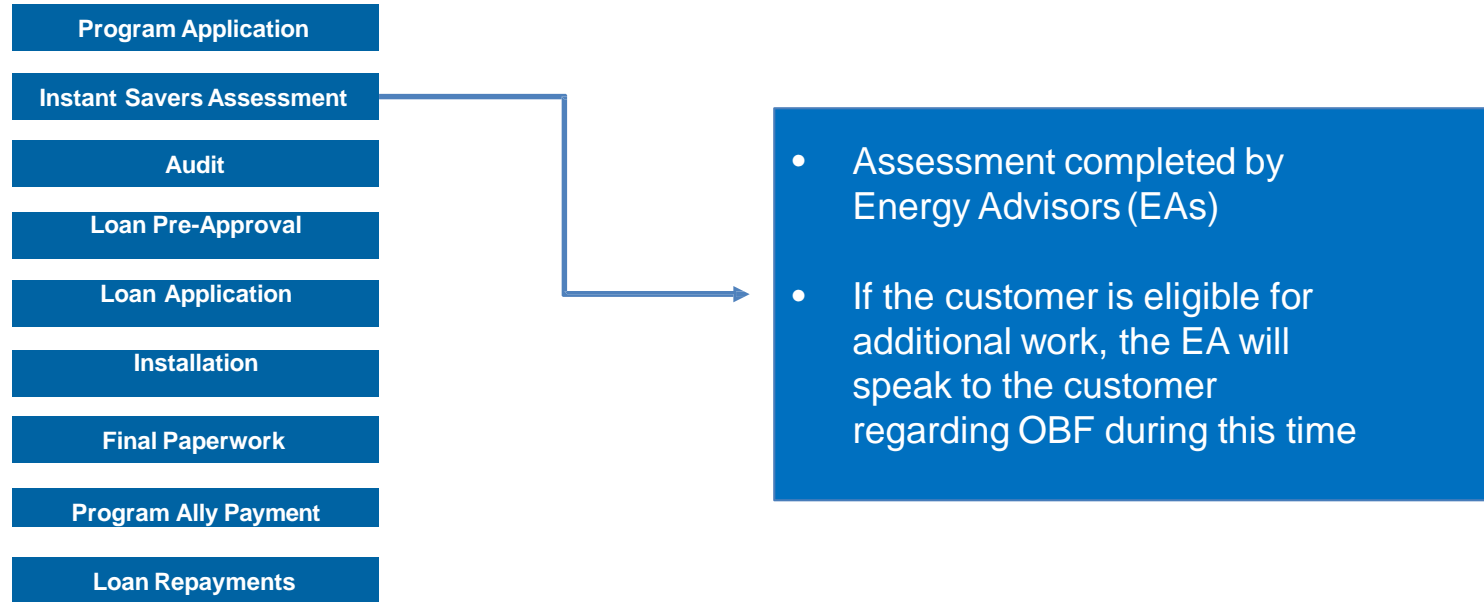
After completion of the Assessment by our Energy Advisor, you will be notified if this customer is or is not eligible to move forward with an ally audit.

Primary Account Holder
Project Number: [AMIL0000050361](#)
Name: Thomas Drea
Address: 300 LIBERTY ST
City, State, ZIP Code: PEORIA, IL 61602
Telephone Number: (309) 677-5142
Email Address: tdrea@ameren.com
Ameren Fuel Type: Electric and Gas
Eligible to apply for QBF but must meet Lender requirements for loan: Yes

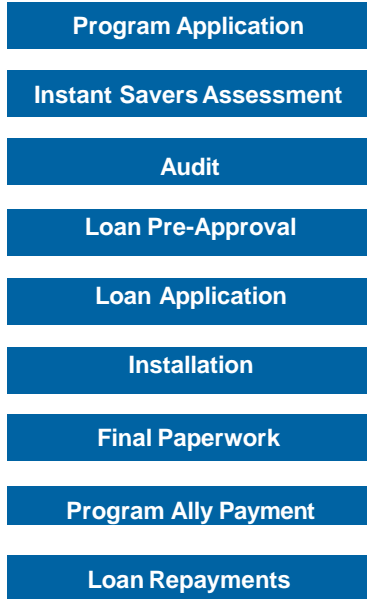
If you have any questions, please call one of our Home Efficiency Specialists at [1.866.838.6918](tel:18668386918) or email them at residentialeeapplications@ameren.com.

Thank you,
The Ameren Illinois Energy Efficiency Program

Customer Journey

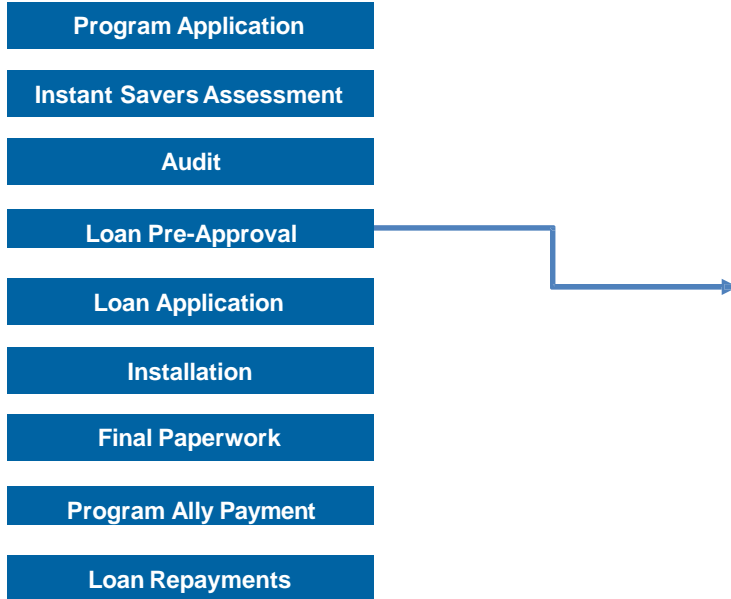


Customer Journey



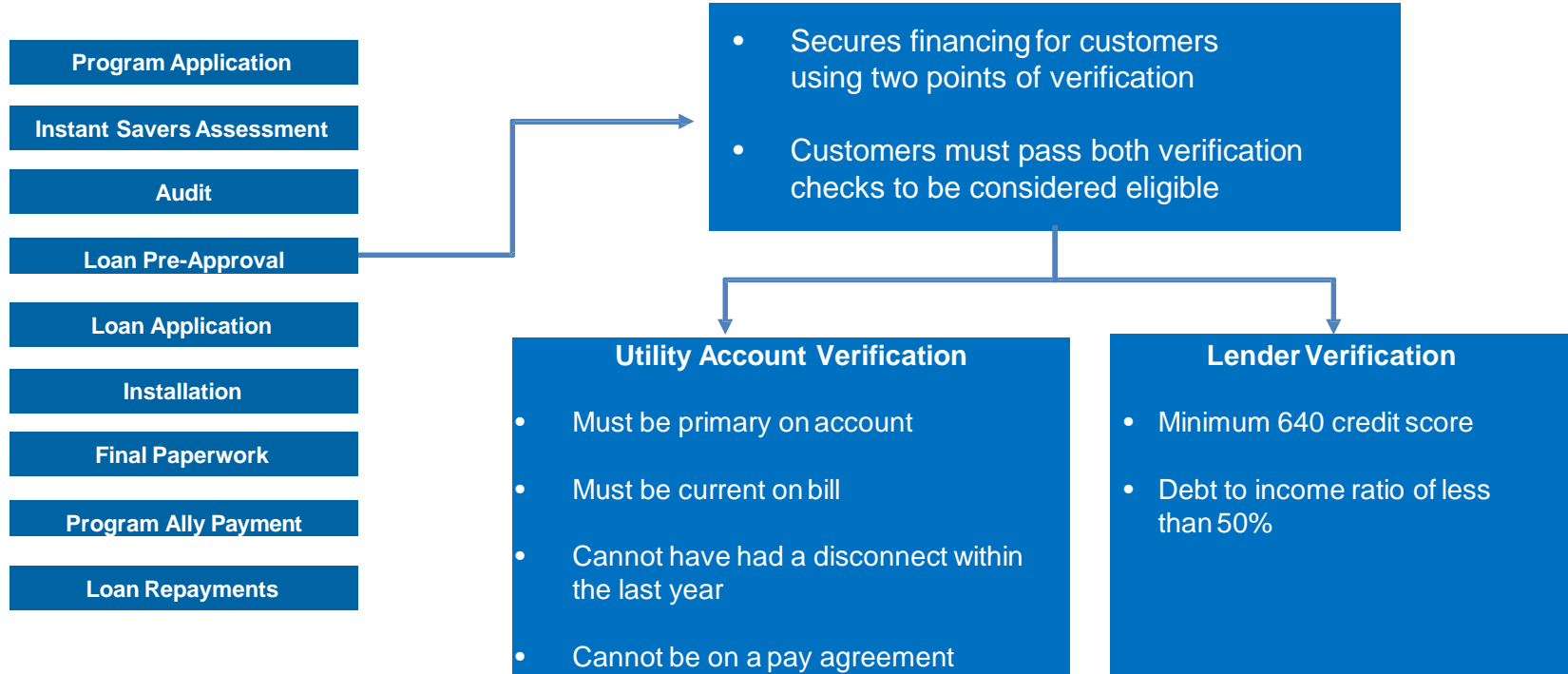
- During this time, the customer is encouraged to apply for loan pre-approval:
 - Pre-approval is valid for 60 days
 - Maximizes time to complete on site work
 - Prevents multiple hits to the customers credit score

Customer Journey

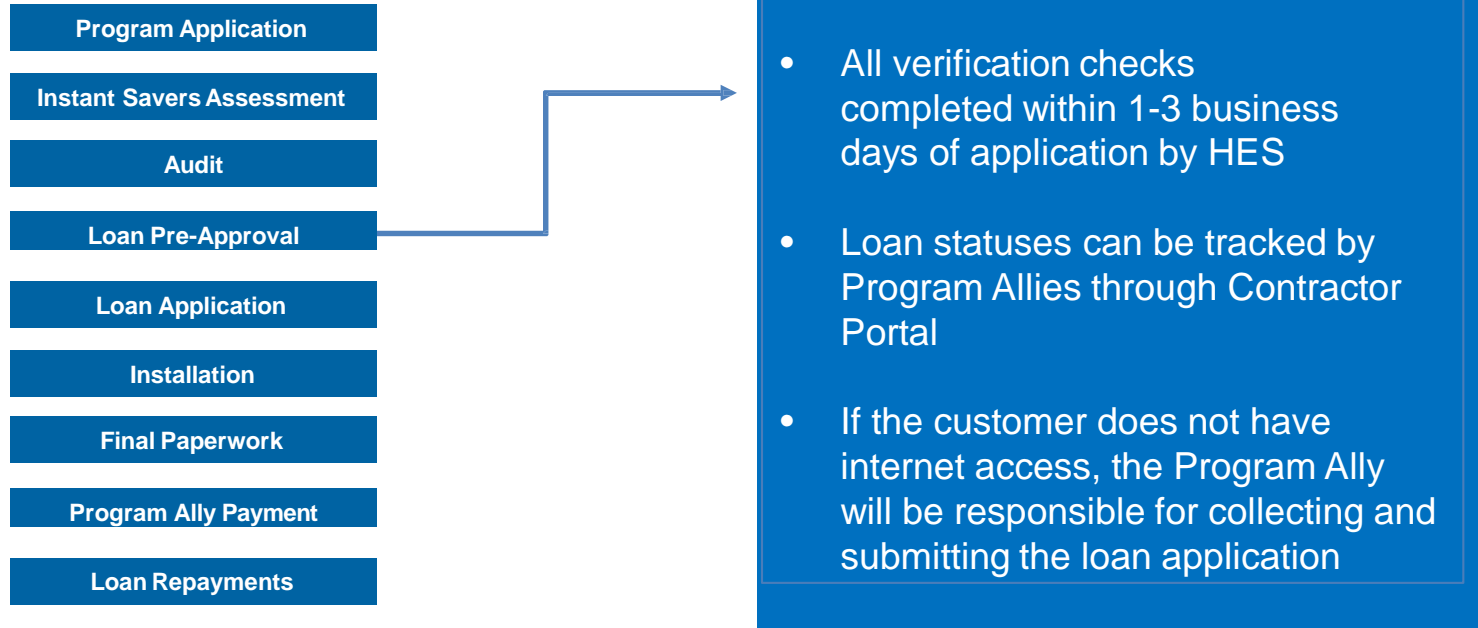


- Confirms that customer has met necessary conditions to be eligible for loan funds
- Pre-approval will be communicated to customers via the Customer Portal, as well as mail
- If a project is not completed within 90 days, the customer will need to reapply for loan eligibility

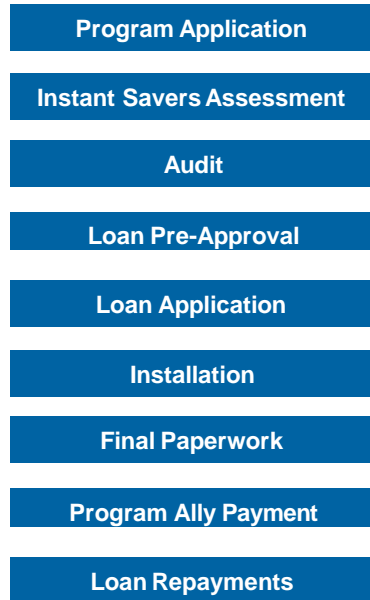
Customer Journey



Customer Journey

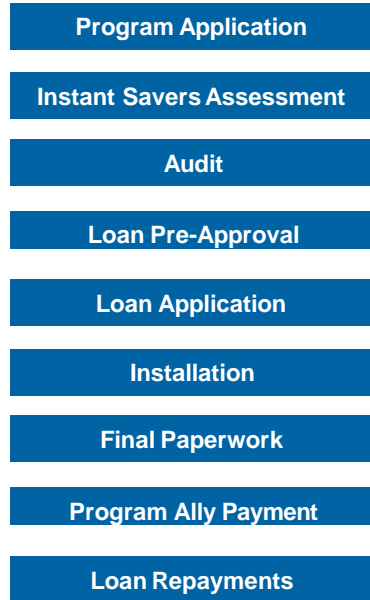


Customer Journey



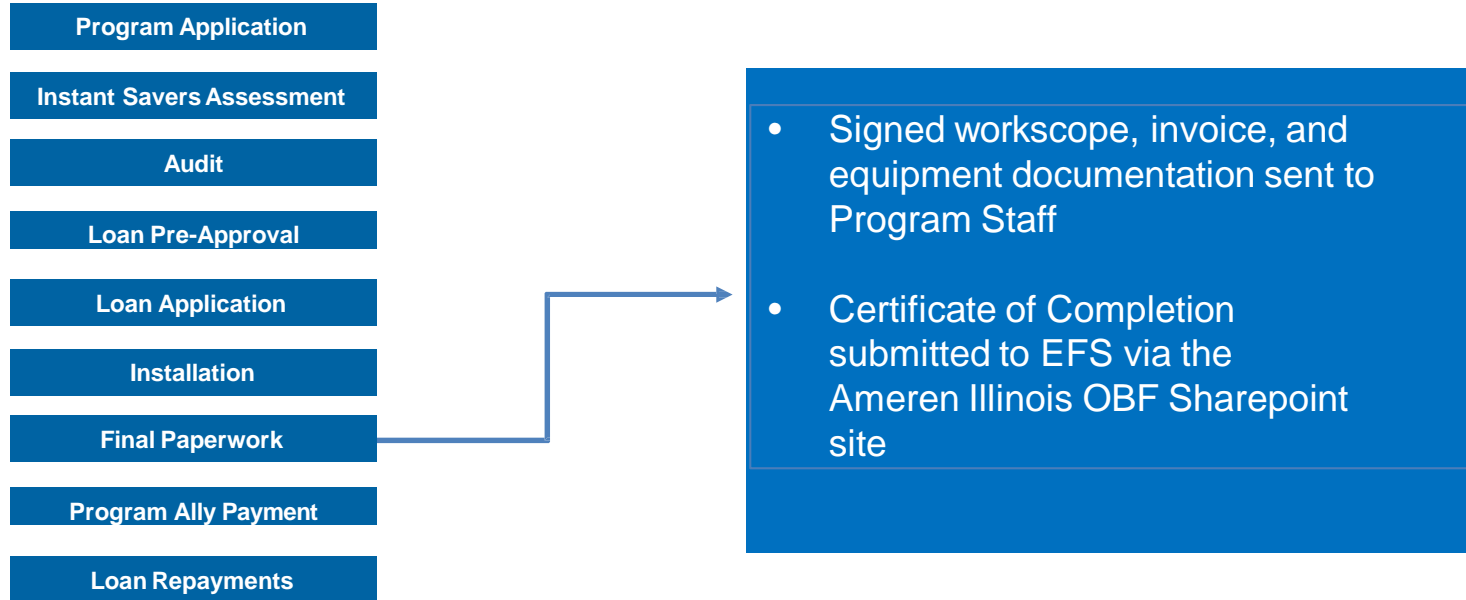
- Once a project is reviewed and approved by Program Staff, project eligibility is communicated to EFS and loan documentation is released to the customer
- Loan approval is valid for 90 days, during which time the on-site work must be completed and all final paperwork must be submitted
- If this is not completed within the 90 day window, a customer will have to reapply, resulting in additional credit checks

Customer Journey

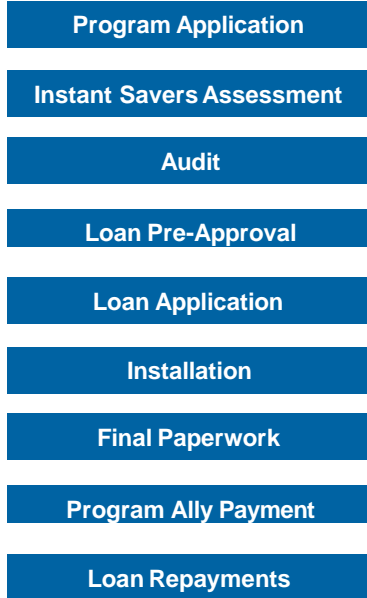


- Measures included on the current approved measure list for Income Qualified and Heating & Cooling Offerings are eligible for OBF
- Additional necessary work up to 25% of the project total can be financed
 - Necessary work will be evaluated on a per project basis and must be reviewed and approved prior to completion

Customer Journey

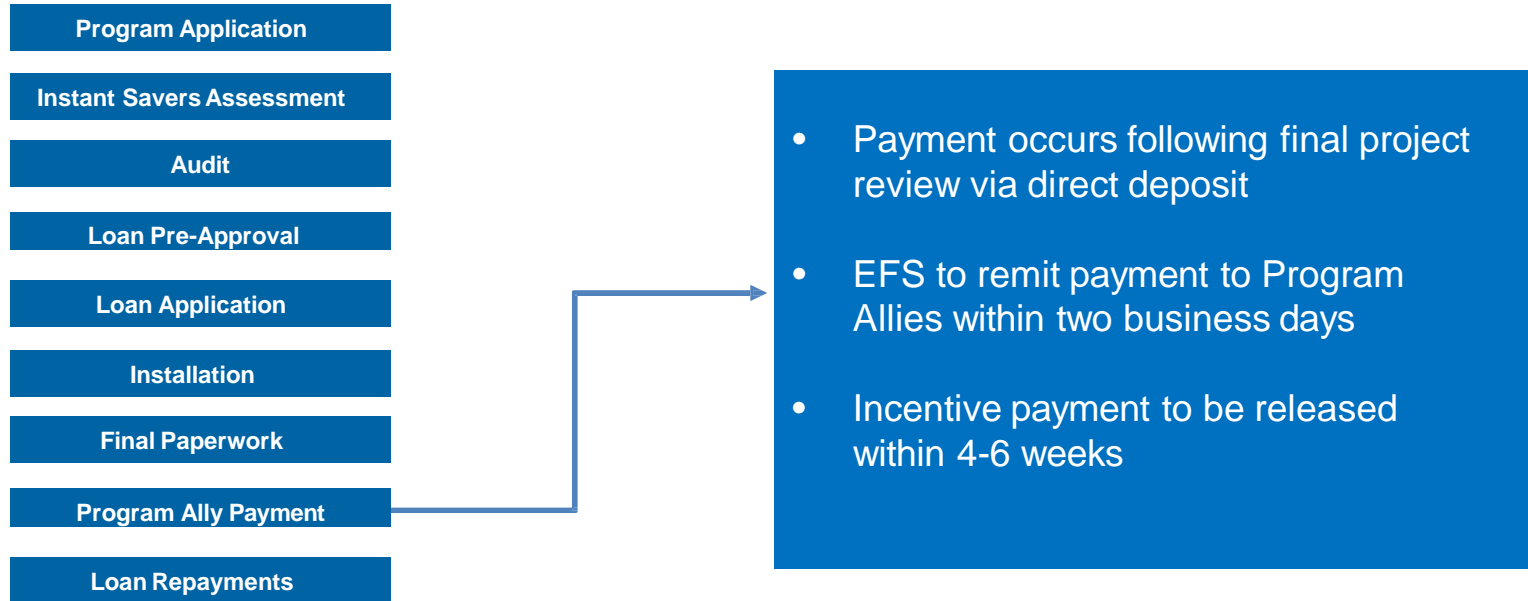


Customer Journey

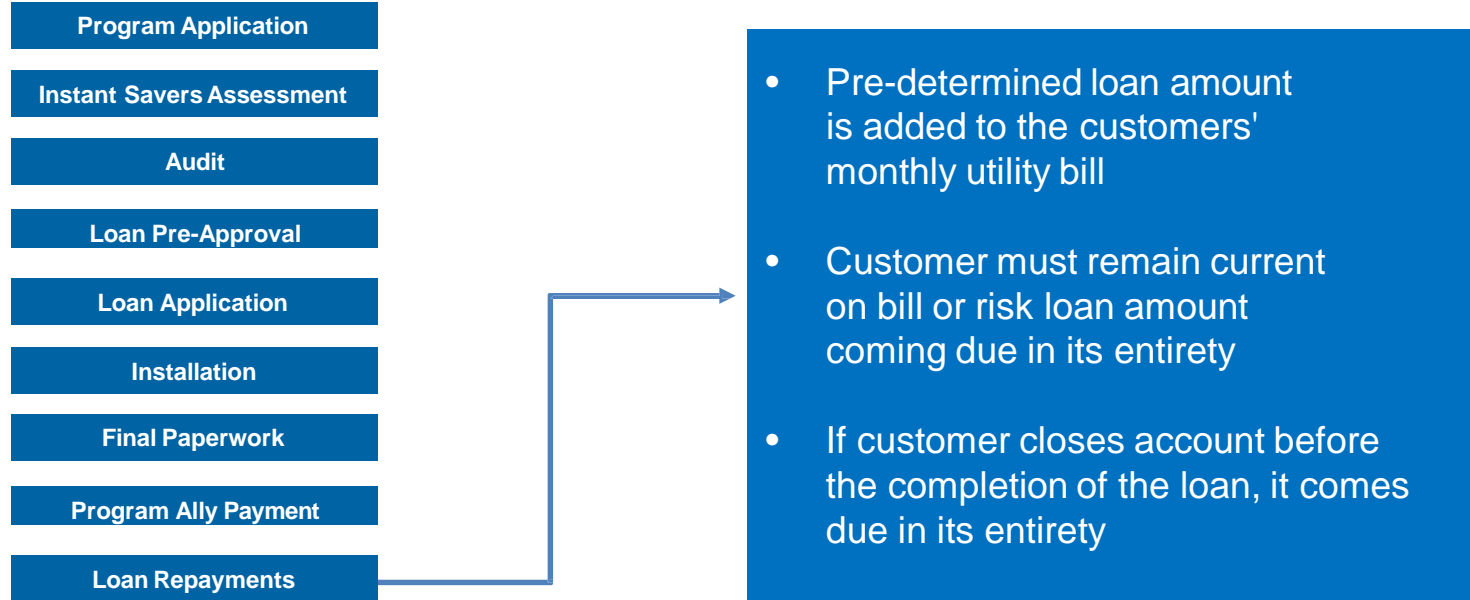


- A final utility account verification check is completed:
 - Confirms customer is still eligible to receive financing
 - Check is completed by HES and communicated to EFS within 1-3 days of request

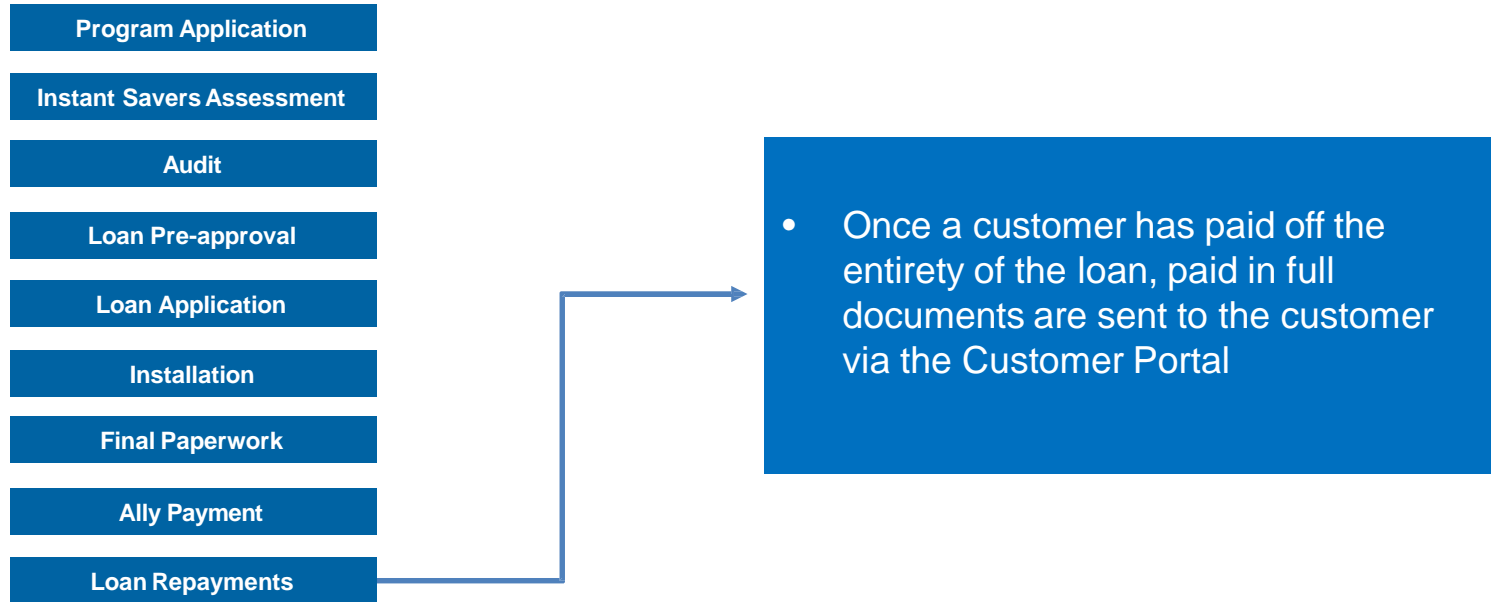
Customer Journey



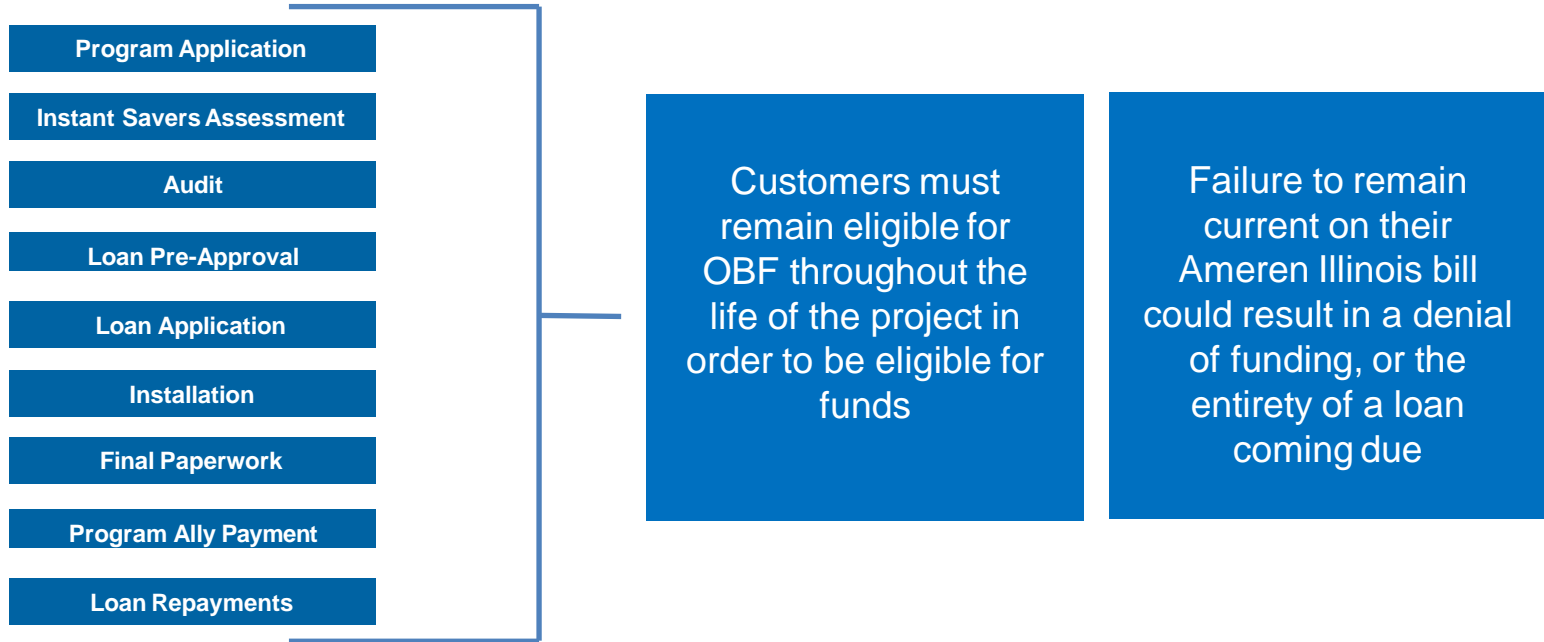
Customer Journey



Customer Journey



Customer Journey



Program Ally Resources

- EFS Contractor Portal
- Ameren Illinois Program Ally Portal
- Field Energy Specialist Team
- For all other questions reach out to Robert Rusteberg at rrusteberg@ameren.com or 1.224.315.0644

Field Energy Specialist



1. Micheal Edwards – Northwest
2. Matt Flowers – South
3. Tim Huber – Metro East



- 1 Micheal Edwards**
Medwards5@ameren.com
1.309.714.1929
- 2 Matt Flowers**
Matthew.S.Flowers@leidos.com
1.217.821.1111
- 3 Tim Huber**
Tim.Huber@leidos.com
1.314.302.2919

Co-Branding Marketing Support



- The Program offers co-branded promotional collateral for Program Allies
- Order **FREE**, pre-approved marketing materials in the Program Ally Store
- Link to Program Ally Store can be found on the Program Ally Portal
- Marketing materials will be shipped directly to you
- If you have any questions, contact Jordan Nelson at jnelson2@ameren.com or 1.815.222.5788

IS AMEREN ILLINOIS ON-BILL FINANCING RIGHT FOR ME?

Customers must meet the following criteria for the life of the loan to be considered eligible for On-Bill Financing:

- ✓ Must be the primary person listed on the Ameren Illinois account
- ✓ Must be current on your bill
- ✓ Cannot have had a disconnect within the last year
- ✓ Cannot be on a pay agreement
- ✓ Minimum credit score of 640
- ✓ Debt to income ratio of less than 50% (for loans over \$3,000)

*Additional criteria may be applicable and can be found at www.amerensavings.com/obf

AmerenIllinoisSavings.com/OBF

Ameren ILLINOIS ENERGY EFFICIENCY PROGRAMS

WHAT HAPPENS NEXT?

1. If you have questions, please call 1.866.838.6918

2. We will confirm your preferred or assigned Program Ally, give them time to move forward, and your initial eligibility to participate in On-Bill Financing.

3. Your Program Ally will contact you to schedule an appointment to determine project eligibility.

4. You will be contacted by Program Ally regarding your approval.

Apply for On-Bill Financing at any time after talking with your Program Ally, visit AmerenIllinoisSavings.com/OBF

*Please be advised, you may not current on your Ameren Illinois bill during the time that you are applying for On-Bill Financing eligibility.

Ameren ILLINOIS ENERGY EFFICIENCY PROGRAMS

For more information, visit AmerenIllinoisSavings.com/OBF or call 1.866.838.6918

QUESTIONS?





AmerenIllinoisSavings.com

