

HOME COMFORT SOLUTIONS

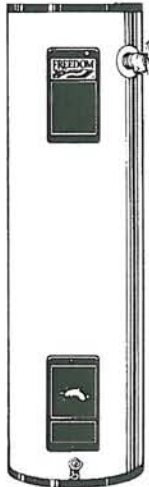
Great Deals for YOU!

Low-cost financing and special, lower electric rates on preferred electric heating/cooling systems.

Load Control Switch = Bill Credits

Adams Electric members may qualify for the following bill credits when they allow a load control switch to be placed on their electric water heaters.

- Buy a new electric water heater 80 or more gallons = **\$100** one-time bill credit.
- Less than 80 gallons = **\$50** one-time bill credit.
- Put a load control switch on your existing water heater and get a **\$50** one-time bill credit.
- With a load control switch installed, you may receive up to **\$5 per month**, based on your using at least 500 kilowatt-hours of electricity each month.



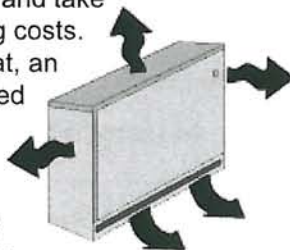
Call or visit your local district office for details on how you may qualify for the savings.

Electric Thermal Storage

Install an electric thermal storage (ETS) heating system with a load control receiver and take advantage of lower ETS heating costs.

Connect baseboard electric heat, an electric water heater and controlled air conditioning to the separately metered ETS subpanel for the same low ETS rate.

PLEASE NOTE: These added units are subject to the same control cycles as the ETS units.

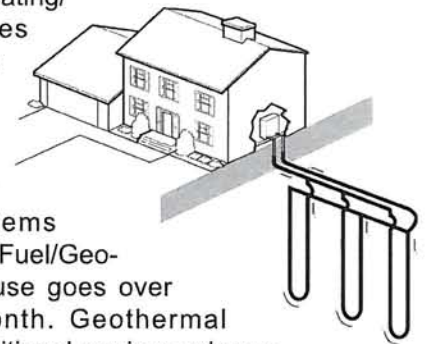


Heat Pump Plus

Combine an air-source electric heat pump with a controlled electric thermal storage (ETS) backup system (ceramic) in one unit and take advantage of a lower rate on the ETS portion of your electrical use. Remainder of household use is billed at Dual Fuel/Geothermal rate. For a **Super Comfort Plus** system, the air-source heat pump is controllable during summer months, giving you the low ETS rate for air conditioning!

Geothermal Heat Pump

A geothermal heating/cooling system uses groundwater or the earth's constant ground temperature as a means to heat or cool your home. These systems qualify for the Dual Fuel/Geothermal rate when use goes over 1,000 kwh per month. Geothermal systems enable additional savings when a "desuperheater" connected to the geothermal heat pump is used to pre-heat domestic hot water.



Dual Fuel Systems

A Dual Fuel system combines an air-source electric heat pump with a natural gas, propane or oil furnace. The furnace provides supplemental or primary heating in winter, avoiding costly heating charges. Over 1,000 kwh/month, a lower Dual Fuel/Geothermal rate applies when you allow a load control switch to be placed on the cooling portion of the Dual Fuel system.

Finance Heating, Cooling and Weatherization (details on back)

Adams Electric makes low-interest loans up to \$25,000 to eligible co-op members for energy-efficient electric heating and cooling systems and home weatherization. Loan rates vary as shown:

5.00 % APR.....	1 to 3 years
5.25 % APR.....	4 to 5 years
5.50 % APR.....	6 to 7 years



Adams Electric Cooperative, Inc.

A Touchstone Energy® Cooperative



1-888-232-6732

www.adamsec.coop

Adams Electric's Energy Resource Conservation and Efficiency Loans

Available to property owners, up to \$25,000 with terms of 1-7 years, for installations in either existing or new housing. Loans are processed by credit application, credit check, credit tests and credit documents.

Qualifying Purposes for Loans

Heating/Cooling Systems:

- Heat pump systems which reduce consumption of electricity, including water source and ground source (geothermal);
- Heat pumps and central heating or central air conditioning system replacements and modifications which reduce oil or gas consumption, including Heat Pump Plus and Dual Fuel installations;
- Electric system coordinated customer owned devices that reduce the maximum kilowatt demand on the electric system, including Electric Thermal Storage (ETS) units; and
- Other Demand Side Management Installations.

Weatherization Projects:

- Caulking and Weather Stripping
- Insulation for Ceilings, Walls and Floors
- Insulation for Heating/Cooling Ducts
- Insulation for Water Pipes
- Insulation for Water Heaters
- Storm Window Installations
- Thermal Window Installations
- Storm or Thermal Door Installations
- Attic Ventilation Fan Installations

To apply, contact Adams Electric at 717-334-2171 or toll-free 1-888-232-6732 today.

Qualified Loan Purposes and Average Loan Information

Qualified Loan Purpose	Average Loan Amount	Sample Interest Rate	Monthly Installment Payment
Heating/Cooling Systems (HVAC):			
Dual Fuel Comfort	\$6,500	5.50%*	\$93
Heat Pump Plus	\$10,000	5.50%*	\$144
Geothermal System	\$12,500	5.50%*	\$180
ETS Heating Units	\$3,400	5.50%*	\$49
Other Loans:			
Weatherization	\$6,500	5.50%*	\$93

*Assumes maximum seven-year repayment period with monthly installments.

Sample Energy Efficient Loan Amounts, Interest Rates, and Terms

Member Loan Amount*	Interest Rate Options and Monthly Payments (rounded to closest dollar)						
	5.00%			5.25%		5.50%	
	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS	6 YEARS	7 YEARS
\$4,000	\$342	\$175	\$120	\$93	\$76	\$65	\$57
\$8,000	\$685	\$351	\$240	\$185	\$152	\$131	\$115
\$12,000	\$1,027	\$526	\$360	\$278	\$228	\$196	\$172
\$16,000	\$1,370	\$702	\$480	\$370	\$304	\$261	\$230
\$20,000	\$1,712	\$877	\$599	\$463	\$380	\$327	\$287
\$24,000	\$2,055	\$1,053	\$719	\$555	\$456	\$392	\$345

*Maximum loan is \$25,000

7/06