



## Consumer Guide to Zero-Interest Loan Program

IFP has worked with participating retail outlets to make this program as user-friendly as possible. The following businesses take part in the program:

- Blacker's
- Dennings
- Lowe's
- Northgate Appliance
- Sears

### **Here's the procedure:**

Upon arrival at the store, alert a sales representative to the fact that you'd like to participate in IFP's loan program.

The representative will call IFP to confirm your eligibility and will be able to tell you which appliances qualify for a loan.

The representative will provide two documents for you to sign and will submit the completed documents to IFP for processing. Your loan payments will be equally spread over 36 months; there is no penalty for paying off the loan early. In most cases, the charge will appear on your next City Utilities bill.

No additional steps are required, although you are welcome to call IFP before going to the retail outlet to confirm your eligibility for the program and/or to determine if the model you wish to purchase is eligible for financing (eligible appliances must have a minimum of 20 percent energy savings over standard models).

If you have any questions, please call IFP at 612-8354 at any time, nights and week-ends included.