

ENERGY EFFICIENCY LOAN PROGRAM

PUT SIGNIFICANT, LONG-TERM SAVINGS WITHIN REACH

Energy efficiency improvements are a smart investment for your business, nonprofit, or governmental entity.

Through our Energy Efficiency Loan Program, Pathway Lending offers current rates from 2% for 5-year terms, 5% for 10-year terms, and up to 100% financing for projects up to \$5 million.

WHAT KIND OF PROJECTS QUALIFY?

Pathway Lending can finance any investment in a fixed asset that provides significant reductions in energy, emissions, and/or utility consumption.

Common projects we fund include:

- HVAC Replacements
- Air Compressors
- Cool Roofs
- Lighting
- Solar

PROGRAM SNAPSHOT

LOAN SIZE:
\$20,000 to \$5 million

ELIGIBILITY:
Any industrial, commercial,
private non-profit business, or local
government with facilities in Tennessee

Any project that reduces utility consumption
across electric, gas, and/or water.

DID YOU KNOW?

- Lighting accounts for almost 38% of commercial electrical energy. Fast installation and quick payback make efficient lighting a prime opportunity for reducing energy costs.
- Studies show that every \$1 spent on energy efficiency yields \$2.84 over the life of the project.
- People prefer to work in energy efficient buildings. When energy efficiency measures are implemented, productivity increases by 3-5% and sick days decrease by 20-25%.
- Bundling your energy improvement projects lets you get more done. Projects with quick returns on investment, like lighting, offset projects with longer payback periods.

**Start saving today! Contact us at 615.425.7171
or visit us online at pathwaylending.org**

SUCCESS STORY: ALBAHEALTH

RURAL MANUFACTURER FINDS 'SEW' MANY SAVINGS WITH ENERGY EFFICIENCY UPGRADES

Located in rural Rockwood, Tennessee, Albahealth is the largest manufacturer of "patient safety footwear" in the world. While safety socks are their main product, they knit and dye a variety of disposable medical apparel, including compression sleeves and socks, anti-embolism stockings, baby caps, and so much more.

"This facility was built in 1906," says Albahealth Controller Ed Byrd. "Socks have been knit in the main portion of this building for well over one hundred years." With nearly 200 machines running around the clock, all on air compression, the potential for energy efficiency savings was considerable.

Albahealth's first project completed with Pathway Lending's Energy Efficiency Loan Program was to change all incandescent bulbs to fluorescents in 2012. **"That project paid for itself within three years,"** says Byrd. **"Our electricity bill has gone down by at least 30%, plus our employees can see and everyone is more efficient."**

With the success of their lighting upgrades in plain sight, Albahealth has completed two additional projects with Pathway Lending: replacing outdated air compressors with a single, larger machine, and replacing an aging HVAC unit in their finishing area.

"Working with Pathway Lending, you have access to other resources like the State and TVA, and Brandon helps you make sure the entire project runs smoothly," says Byrd. "Not only is working with Pathway easy, the interest rate in their energy loan program is hard to beat."

EE LOANS FOR BUSINESSES & NONPROFITS

We offer energy efficiency loans to industrial, commercial, and private nonprofit facilities located in the state of Tennessee.

Program features include:

- Below market rates
- 2% rate for 5 years, or 5% rate for 10 years
- Interest-only draw period

Key Markets:

- Private, locally owned industrial businesses
- Hotels
- Auto dealerships
- Athletic/community centers (both for-profit & nonprofit)

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