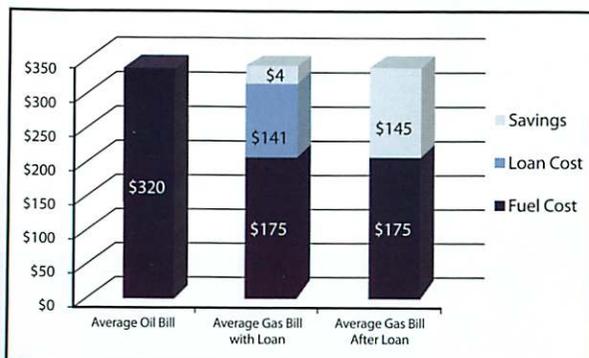


WE HAVE OPTIONS!

Natural gas is currently almost half the price of oil. So switching now pays for itself that much faster. Even with financing, switching to natural gas can save you barrels! In no time you can cut your heating costs with a fuel that's affordable, convenient, domestic, environmentally friendly and versatile.

Average monthly cost comparison on home heating fuels*



If you replaced your current oil burning furnace with a new gas-fired furnace and financed that purchase, you would still be saving money every month on heating your home.

For more information on natural gas products and services call 1-866-427-2888.

*Assumes:

1. \$6,000 total cost of new gas-fired heating equipment
2. Customer finances 100% of \$6,000 at 5.99% APR for 4 years
3. The Average CT Regional Retail Heating Oil Price per the Department of Energy and Environmental Protection is \$3.84/gallon
4. Price of natural gas is \$2.10/gallon equivalent
5. Customer consumes 1,000 gallons per year to heat their home

RESIDENTIAL FINANCING FOR ENERGY EFFICIENCY IMPROVEMENTS

Residents of Connecticut considering energy-efficient upgrades to their home now have more options than ever before for low-interest financing of qualifying equipment and improvements.

Energize CT Heating Loan

Residential customers of UI, CL&P, CNG, SCG or YG may qualify for financing at a 2.99% interest rate on loans of up to \$15,000 for a new energy-efficient heating system. Owners of single-family or multi-family homes of up to four units, including condos and vacation homes may apply. Heating equipment to be installed must meet ENERGY STAR® or higher efficiency ratings for boilers, furnaces and electric heat pumps.

- Financing available up to \$15,000
- Required minimum down payment of 10% of the cost of the replacement heating furnace or boiler equipment
- 2.99% fixed interest rate
- Financing terms between 3 and 10 years, depending on equipment efficiency
- No fees; no pre-payment penalty
- Payments are made along with your monthly electric bill payments
- No credit checks, residents must have an electric account at the property where equipment is to be installed and must have made on-time payments to their electric bill payments for the prior six months

To learn more about this loan program, visit

EnergizeCT.com/HeatingLoan or call 1-855-803-3090.

The Energize CT Heating Loan program is administered by AFC First Financial Corporation.

Home Energy Solutions Residential Financing

Residential customers of UI or CL&P who own a single or multi-family home up to four units, including condos and vacation homes, who participate in a Home Energy Solutions Assessment with an approved contractor may be eligible for loans with interest rates as low as 2.99%* for energy efficiency improvements.

- Financing available from \$1,000 to \$25,000 to pay for qualifying energy efficiency improvements
- Interest rates as low as 2.99%
- No fees; no pre-payment penalty
- Unsecured, fixed-rate loans
- No home equity required
- Easy and quick application process
- Repayment through your monthly electric bill

*Interest rates and loan terms vary by type of qualifying measure and multiple measures may be required to secure financing. To see a list of qualifying measures, available rates and equipment criteria, visit: EnergizeCT.com.

Smart-E Loans

Connecticut residents making home energy upgrades may qualify for a Smart-E Loan through the Connecticut Clean Energy Finance and Investment Authority. Available loans range from \$3,000 to \$25,000 with rates as low as 4.49% dependent upon the loan term and are available for a wide array of energy efficiency home improvements.

To learn more about available financing options for energy efficient equipment, visit EnergizeCT.com, or call 1-877-WISE-USE.



Empowering you to make smart energy choices

Energize Connecticut – programs that help you save money and use clean, affordable energy – is a partnership of the Energy Efficiency Fund, the Clean Energy Finance and Investment Authority, and your local electric and gas utilities and is funded by a charge on customer energy bills.

NATURAL GAS CONVERSION LOAN

People's United Bank has developed a special financing program available to current and potential Southern Connecticut Gas (SCG) and Connecticut Natural Gas (CNG) customers who are converting from oil to natural gas home heating. This loan is also available to SCG or CNG customers upgrading their existing heating system. The Natural Gas Conversion Loan is a personal loan offering the convenience of fixed monthly payments with terms up to 48 months.

Loan Amounts of:

- \$2,500 to \$5,000: 12, 24 or 36 months
- \$5,001 to \$10,000: 12, 24, 36 or 48 months

Interest Rate:

- 5.99% (checking account required)
- 7.99%

Minimum / Maximum Loan Amounts:

- Minimum Loan Amount: \$2,500
- Maximum Loan Amount: \$10,000

For more details visit peoples.com/branches, cngcorp.com or soconngas.com. Take advantage of the benefits of natural gas AND this special financing.

**VISIT YOUR LOCAL
PEOPLE'S UNITED BANK TO SIGN UP!**

**People's United
Bank**

Important information about the Natural Gas Conversion Loan offered by People's United Bank in cooperation with The Southern Connecticut Gas Company ("SCG") and Connecticut Natural Gas Corporation ("CNG") ("Loan"): The Loan offered by People's United is an unsecured installment loan available to new customers of SCG and CNG for financing the costs to convert from oil to gas heat, or to existing SCG and CNG customers to convert from oil to gas heat or to upgrade their existing gas heating system. As of 5/14/13, the rate on the Loan is 5.99% APR, for People's United Bank checking customers for a term of up to 48 months (a discount of 5.00% off of the published rate of a People's United Bank Personal Loan) and 7.99% APR, for non People's United Bank checking customers for a term of up to 48 months (a discount of 3.00% off of the published rate of a People's United Bank Personal Loan). Minimum loan amount available is \$2,500. Maximum loan amount available is \$10,000. For example, a 4-year \$10,000 loan at 5.99% APR will have 48 monthly payments of \$234.80. Rate and terms are subject to change without notice. Please call People's United Bank for current rates in effect. Other terms and conditions apply. People's United Bank's loans are not endorsed by UIL Holdings Corporation or its subsidiaries or affiliates and People's United Bank is not affiliated with the UIL Holdings Corporation or its subsidiaries or affiliates. ©2013 People's United Bank Member FDIC

The Southern Connecticut Gas Company ("SCG") and Connecticut Natural Gas Corporation ("CNG") are not lenders or loan originators and, accordingly, do not process, make or close loans. The Natural Gas Conversion Loan offered by People's United Bank in cooperation with The Southern Connecticut Gas Company and Connecticut Natural Gas Corporation is being offered solely by People's United Bank.

People's United Bank (and not SCG or CNG) is solely responsible for all aspects of the Natural Gas Conversion Loan offered by People's United Bank in cooperation with The Southern Connecticut Gas Company and Connecticut Natural Gas Corporation including, but not limited to, establishing and implementing loan applications, accepting and processing applications, performance of credit checks, issuing approvals or denials, underwriting and processing of all loans, servicing of loans (including defaults), and compliance with all applicable laws, rules and regulations in connection with the Natural Gas Conversion Loan offered by People's United Bank in cooperation with The Southern Connecticut Gas Company and Connecticut Natural Gas Corporation and any and all resulting loans. Accordingly, SCG and CNG (including their affiliates) assume no responsibility or legal liability whatsoever in connection with the Natural Gas Conversion Loan offered by People's United Bank in cooperation with The Southern Connecticut Gas Company and Connecticut Natural Gas Corporation, any and all loan descriptions, applications, or documents provided by People's United Bank or entered into by any individual and People's United in connection with the Natural Gas Conversion Loan offered by People's United Bank in cooperation with The Southern Connecticut Gas Company and Connecticut Natural Gas Corporation, and any and all actions of Peoples' United Bank loan applicants or recipients in connection with the Natural Gas Conversion Loan offered by People's United Bank in cooperation with The Southern Connecticut Gas Company and Connecticut Natural Gas Corporation (including but not limited to any credit decisions made by People's United Bank in connection with the Natural Gas Conversion Loan offered by People's United Bank in cooperation with The Southern Connecticut Gas Company and Connecticut Natural Gas Corporation).



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natural gas
financing options

**For more information on natural gas products
and services call 1-866-427-2888.**