



Products & Services Update



Dollar and Energy Saving Loans

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BACKGROUND

- Identified as a potential solution for helping customers to reduce energy usage during Pathways to Decarb and rates discussions
- Policy 2.03 allows funds for C&I customers for projects related to energy efficiency, energy related improvements, or integrated energy solutions
- Is a tool we can utilize to help achieve demand reduction and energy efficiency goals

ENERGY EFFICIENCY FINANCING

- Provides qualified customers financing to make energy-related improvements to their home or business
- Programs in use by utilities across the country
- **TRADITIONAL** Repayments made directly to utility as part of the monthly billing cycle
- **NON-TRADITIONAL** Repayments made directly to a 3rd party and is not directly tied to the utility

RESEARCH

Investigation into existing programs and solutions to understand impacts to customers and utility

INDUSTRY

Internal, Utility, Experts

Gather knowledge about what and how other utilities are executing energy efficiency financing programs.

CUSTOMER

Quantitative & Qualitative

Understand our customers' interest in an energy efficiency program and potential benefits.

FINANCE

Banks, Credit Unions,
Government

Explore potential funding solutions through internal and external sources.

LEGAL

Policy Impacts & Risks

Recognize potential program impact to policies and regulations.

CONCEPTS EVALUATED

Solutions ideated and evaluated by cross-functional development team

TRADITIONAL ON-BILL

NON-TRADITIONAL OFF-BILL

OPPD	THIRD PARTY	BLENDED	THIRD PARTY	BLENDED
<ul style="list-style-type: none"> ✓ OPPD Funded ✓ OPPD Administered 	<ul style="list-style-type: none"> ✓ Third Party Funded ✓ Third Party Administered 	<ul style="list-style-type: none"> ✓ OPPD Funded ✓ Third Party Funded ✓ Third Party Administered 	<ul style="list-style-type: none"> ✓ Third Party Lender Referral 	<ul style="list-style-type: none"> ✓ OPPD Funded ✓ Third Party Funded ✓ Third Party Administered

HIGHEST SCORED
By core team
utilizing evaluation
metrics

EVALUATION METRICS

- Accessibility
- Satisfaction
- Messaging/Marketing
- Environmental Impact
- Employee Impact
- Revenue
- Expenses

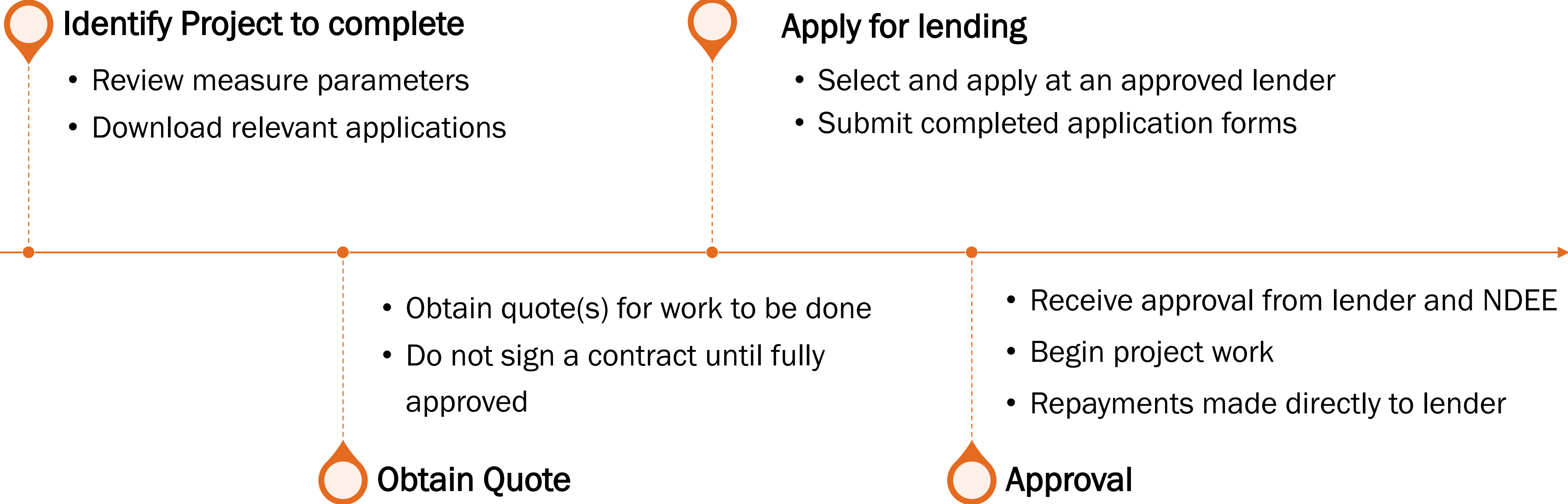
PROGRAM OVERVIEW

Infuse funding into NDEE's Dollar and Energy Savings Program, exclusively for OPPD customers

CUSTOMER		OPPD	
✓ BENEFITS	✓ ELIGIBLE PROJECTS	✓ BENEFITS	✓ IMPACT
<p>LOW INTEREST RATES 3% interest or less charged to participants</p> <p>LENDER CHOICE Can utilize any of the approved lenders</p> <p>PAYMENT TERMS Payment terms up to 15 years</p>	<ul style="list-style-type: none"> • WEATHERIZATION • LIGHTING • APPLIANCES • HVAC • SOLAR 	<p>MINIMAL RISK Less than 1% average default rate, investment returned when partnership is terminated</p> <p>QUICK LAUNCH Utilizes existing program, less set-up</p> <p>LIMITED RESOURCES External administration means less lift on employees</p>	<p>CUSTOMERS Estimated reach of 57 customers* initially with continual reach due to revolving funds</p> <ul style="list-style-type: none"> • 70% Residential • 30% SMB <p>DEMAND REDUCTION</p> <p>CUSTOMER SATISFACTION</p>

* Based on average projected loan amount

CUSTOMER JOURNEY



OPPD.com/EnergySavingLoans

WHATS NEXT

COMMUNICATION

- OPPD.com/EnergySavingLoans
- **Residential**
 - Tri-fold pamphlet
 - Bill Inserts
 - Social Media
- **Small/Medium Business**
 - Account Executives
 - 1-page overview
- **Trade Allies / Lenders**
 - 1-page overview

MAINTENANCE

- **Program monitoring**
 - Funding % used
 - Customer profile; Residential/SMB
 - Project type utilized
 - Customer sentiment
- **Program roadmap enhancement**



Questions?

