



Putting Clients on Green Street

Change the Way You Use Energy with GreenStreet Lending.

In a time of high energy prices and increasing concerns about climate change, most Oregonians are eager to reduce their carbon footprint anyway they can. Making our homes and businesses more energy efficient is an obvious way we can make a difference. But sometimes the chasm between good intentions and well-executed actions can be too wide to be bridged.

That is, unless, you find yourself on GreenStreet, the only green lending program jointly available through **Umpqua Bank** and **Energy Trust of Oregon**. **GreenStreet Lending** is an innovative program created by Umpqua Bank and Energy Trust of Oregon, a nonprofit organization that promotes energy efficiency and clean renewable energy for Oregon customers of **Portland General Electric, Pacific Power, NW Natural** and **Cascade Natural Gas** to further energy efficiency. Through GreenStreet, low-interest financing is available for both homeowners and small businesses to underwrite energy-saving improvements and solar energy systems.

“Umpqua Bank and Energy Trust launched GreenStreet Lending through a shared commitment to help Oregonians create long-term energy savings, through an investment in their home or business,” said **Lani Hayward**, executive vice president of creative strategies, Umpqua Bank. “GreenStreet’s financing options make it easy and affordable for qualified borrowers to get the assistance they need to make environmentally responsible home and business improvements.”

The process generally begins with a free Home Energy Review from Energy Trust to identify energy-saving improvements, and helpful self-service energy checklists for small business owners. Then, home or business owners can turn to an Energy Trust trade ally contractor for expert advice on identifying energy efficiency solutions and obtaining a project estimate. Trade allies are licensed, insured and trained on the latest energy efficiency standards and offerings and can help complete the forms for Energy Trust incentives and state tax credits available on qualifying improvements.

With project costs in hand, interested clients can start their GreenStreet loan application with Umpqua Bank. GreenStreet lending products have no loan origination fees or closing costs, and have flexible terms. They’re applicable to a wide range of energy-saving improvements, including:

- Efficient heating and cooling systems
- Water heating systems
- Windows
- Solar energy systems
- Lighting, appliances and equipment

This unique lending program, which began in October, 2008, is a flexible, seamless process that when combined with other incentives, can produce a rapid ROI. Along with **Federal Tax Credits** (or grants - where checks are received within 60-90 days and not tied to tax liability) and **Oregon’s Department of Energy’s Business Energy Tax Credits** businesses can obtain great savings for their energy upgrades. In some cases, businesses are able to capture the incentives and apply them to pay down their loan balance.

Relationships and community focus have always been an important priority for Umpqua. Their community initiatives and sustainability efforts help set them apart. For the third year in a row, Umpqua, was ranked in **FORTUNE** magazine’s “**100 Best Companies to Work For**” list. Key contributors sited for this recognition were their **Connect Volunteer Network**, which offers associates up to 40 hours a year of paid time off to volunteer with local youth and community development organizations. Others include their unique store locations which resemble internet cafes, opening their lobbies as meeting places for community organizations and the Umpqua ice cream truck which can be seen at schools, Boys & Girls Clubs and other community events all across the state dishing out free ice cream treats.

GreenStreet Benefits

- Affordable financing options through an Oregon-based bank
- Energy and cost savings
- Cash incentives to cover upfront costs of qualifying upgrades
- Worry-free loan process
- Information about applicable state and federal tax credits
- No out of pocket fees or pre-payment penalty

Some of Umpqua’s sustainable steps include:

- Investment in \$13.3 million of business energy tax credits for everything from lighting efficiency projects to start-up costs for local farm biodiesel production.
- Expanded volunteer partnership with SOLV – Down By the Riverside cleanup, building off their strong beach cleanup participation since 2002.
- Double-sided statements-saves 4 million pieces of paper yearly.
- 30% post-consumer recycled copy paper purchasing.
- Development of an internal sustainability committee focused on internal process review.
- 100% mass transit reimbursement for all associates living in areas where commuting by public transportation is an option.
- Moving to digital display of marketing collateral with near complete for removal of paper collateral.
- Revised fleet car purchases to focus on hybrid cars, with first cars purchased in 2007.

Umpqua Bank’s commitment to going beyond banking is part of their mission and state of mind. It’s coming up with the most innovative ways to connect people to their community, introduce neighbors to neighbors, and link local businesses to local customers and resources.

Call 503-945-2110 or visit www.umpquabank.com.