

# Natural Gas Conversion Loan



*Affordable • Convenient • Domestic • Environmentally Friendly • Versatile*

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

## **Pricing:**

- 6.99% (checking account required)
- 7.99%

## **Minimum / maximum loan amounts:**

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

Visit [peoplesunited.com](http://peoplesunited.com) for a People's United Branch near you or [cngcorp.com](http://cngcorp.com) or [soconngas.com](http://soconngas.com) for more information.

*Don't wait – Sign up today!*



\*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 1/1/12, the rate on the Loan is 6.99% 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 4.00 % 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 6.99% APR will have 48 monthly payments of \$239.42. 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. ©2012 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).