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**News Release**

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**TREASURER WIESSMANN: PENNSYLVANIA FAMILIES CAN SAVE  
MONEY AND CONSERVE ENERGY WITH KEYSTONEHELP**

*Low-interest, unsecured loans are available for ENERGY STAR home improvements*

**HARRISBURG** — While cleaner and cheaper energy is up for debate in the Capitol, there is one proven method for Pennsylvania families looking to reduce energy costs and conserve energy, according to Treasurer Robin L. Wiessmann, and that is to apply for a KeystoneHELP loan.

“As legislators debate the various methods to make energy cleaner and cheaper for Pennsylvanians, I am proud that we’ve already provided more than \$10 million through KeystoneHELP to help consumers affordably improve the energy efficiency of their homes and save money on their utility bills,” Wiessmann said. “I encourage all Pennsylvania homeowners to take a look, today, at KeystoneHELP.”

With the arrival of autumn, KeystoneHELP loans can help families stave off high heating costs by providing low-interest, unsecured loans for ENERGY STAR<sup>®</sup> home improvements, such as furnaces, boilers, heat pumps, insulation, siding, insulated doors and thermostats. Improvements such as these can make any home more efficient by reducing heating costs and conserving energy.

“The KeystoneHELP program is truly a win-win for Pennsylvania homeowners looking to save money and have a positive impact on our environment,” Wiessmann said.

In 2006, the Pennsylvania Treasury Department partnered with AFC First Financial Corporation of Allentown, and agreed to invest up to \$20 million over three years to expand KeystoneHELP statewide. Treasury’s investment in KeystoneHELP provides AFC First, which specializes in consumer loans for energy efficient home improvements, with the working capital to offer below market, 8.99% unsecured financing with a 10-year repayment period. Low-income homeowners are currently able to obtain loans at an even lower interest rate of 6.99%. The combination of low rates and long repayment terms means that for some borrowers, the monthly savings they realize in fuel costs can approximate their monthly repayment for the KeystoneHELP loan.

Homeowners from 60 of Pennsylvania's 67 counties have already applied for and received more than \$9 million in KeystoneHELP loans since the program's statewide expansion. For more information about the program or to apply for a KeystoneHELP loan, please visit [www.KeystoneHELP.com](http://www.KeystoneHELP.com).

Treasurer Wiessmann recently touted the program's accomplishments during the National Association of State Treasurers' Annual Conference, where she served with Connecticut's Treasurer and a California Deputy Treasurer on a panel titled "Opportunities & Actions – What Treasurers Are Doing." Wiessmann was selected to present Pennsylvania's approach to "Sustainable Investments."

Representing Pennsylvania as statutory custodian of the funds of virtually all state agencies, Wiessmann said about investing state funds, "The Pennsylvania Treasury Department must examine not only conventional fundamental factors but also strategic factors, such as geopolitical and environmental drivers, that could potentially affect an investment's long-term economic performance when making investment decisions pursuant to its prudent person authority.

"A number of factors suggest that 'Clean Technology' represents a space in which a prudent long-term investor can realize superior returns.

"Smart investors think through global and local factors when considering where to invest their money. And clean, green technology, specifically environmental companies, are least likely to suffer from the convergence of these three drivers."

The Pennsylvania Treasury Department, under the leadership of Treasurer Robin L. Wiessmann, strives to achieve prudent yet competitive market returns for the Commonwealth's investments, while ensuring that those investments meet the highest fiduciary standards. Treasury also offers a wide range of programs and services to Pennsylvania families, such as helping to make college possible with the nowU Pennsylvania College Savings Program; returning abandoned and unclaimed property to its rightful owner or heir; and funding energy efficient home improvements through the KeystoneHELP low-interest loan program. For more information about State Treasurer Wiessmann and the Pennsylvania Treasury Department, visit [www.patreasury.org](http://www.patreasury.org).

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