

How do you turn a bright idea into
a solid banking client *in just 2 years?*



Community
Investment
Corporation™

Lending Power™

**EARTHLIGHT
TECHNOLOGIES**



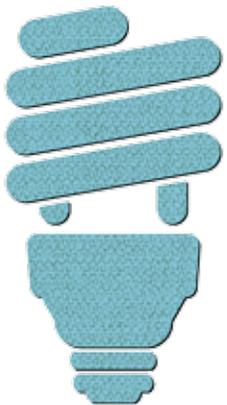
By offering true business guidance to borrowers, CIC fosters relationships and turns them into viable business deals.



EARTHLIGHT TECHNOLOGIES | ELLINGTON, CT \$35,000 MICROLOAN



In 2008, this startup had a bright idea, but no financial backing. Earthlight proposed selling new, more efficient lighting and conducting in-home energy audits. Denied for a loan from a local mutual bank, their banker turned to CIC for more flexible financing. CIC secured a \$35,000 MicroLoan, enabling Earthlight to stock inventory and complete their build-out. Customers were slow to adapt to the new corkscrew light bulbs and big box stores began to offer them at a lower price. But Earthlight's other offerings had promise: energy audits, along with a software program that could calculate the savings. In 2009, Earthlight became a UI-contracted energy auditor, and business really heated up. In 2010, they refinanced the loan at a lower rate with the bank that had originally turned them down. In 2012, they generated over \$5 million in sales. After just two years, CIC helped incubate a fledgling business into a solid, stable and successful client for the bank.



CIC dealt with all of the hurdles, in every sense of the word: credit, closing, banking – guiding us through the entire loan process. But most importantly, they believed in our ideas. We went from a startup to a wildly successful company and we couldn't have done it without them.

**SAM SCHNEIDER, CO-OWNER
EARTHLIGHT TECHNOLOGIES**



3 KEY BENEFITS THE CIC MICROLOAN PROGRAM BRINGS TO BANKERS

- 1 ► KEEP YOUR DEPOSITORY ACCOUNTS**
Let CIC take the lending risks while you keep the small business as your client for all of the other banking products and services they will need to run their business.
- 2 ► PROVIDE SECONDARY BORROWING OPPORTUNITIES TO LOCAL BUSINESSES**
MicroLending is a great way for the bank to support the local business community by offering a viable alternative to a loan applicant that the bank cannot help.
- 3 ► BUILD A PIPELINE FOR FUTURE BUSINESS**
A key element to the MicroLoan Program is to write loans that help incubate successful small businesses in order for them to become "bankable".