



Electric & Gas Industries Association
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OPTIMUS Financing Adds Commercial Option Navitas to Industry-First Lending Platform

OPTIMUS Financing has added Navitas Credit Corp.'s powerful commercial HVAC/R lending options to the industry's most comprehensive financing program. This partnership adds a best-in-class commercial option to a lending product that already includes flexible credit options, customized payment solutions, residential financing from sub-prime up to prime, and approval rates over 90%.

FOR IMMEDIATE RELEASE

SACRAMENTO, Ca. (May 18, 2023) – OPTIMUS Financing, a contracting industry-first financing platform that is a division of the Electric & Gas Industries Association (EGIA), is excited to announce a new partnership with Navitas Credit Corp., a leading commercial HVAC/R financing provider. Through this collaboration, OPTIMUS enrolled contractors can now bring the industry's most comprehensive financing program to their commercial customers and projects.

"Partnering with Navitas to add their commercial financing options to OPTIMUS Financing's comprehensive suite of residential financing solutions is a win-win for contractors and their customers," said Bruce Matulich, CEO of EGIA. "By offering the industry's most flexible credit options, no-dealer-fee choices, instant approvals, and now a leading commercial option, OPTIMUS continues to provide contractors with the best possible tools to grow their businesses and serve more customers."

Navitas Credit Corp. is a well-capitalized, wholly owned subsidiary of United Community Bank (NASDAQ: UCBI), a leader when it comes to flexibility in underwriting and a personalized approach that fully understands the HVAC/R industry. OPTIMUS contractors will benefit from Navitas's commercial financing program, which features 100% advance funding, flexible credit options for projects ranging from \$5,000 to \$500,000, and customized payment solutions with terms from 12-72 months, including deferred and seasonal payment structures.

In addition to this new commercial financing offering, OPTIMUS Financing provides a complete range of residential financing options, with no-dealer-fee options across all credit profiles, soft credit pull technology, and the industry's most proven and comprehensive in-home sales training – all with approval rates *above 90%!*

"By partnering with Navitas, OPTIMUS Financing continues to expand and offer our enrolled contractors an unmatched level of financing solutions, including short-term capital for immediate growth plans, same-day approvals, and no liens or hard credit checks," said Matulich.

If you are currently an OPTIMUS enrolled contractor and would like to add Navitas commercial financing to your account, please email optimus@egia.org to receive more information.

To enroll in OPTIMUS, or to learn more about the industry's first truly all-in-one lending solution, visit OPTIMUSfinancing.com. To learn more about EGIA, visit EGIA.org.

About OPTIMUS Financing

OPTIMUS is the exclusive finance platform of the Electric & Gas Industries Association (EGIA), the leading organization for training, financing and best practices for home services contractors who want to build better businesses. OPTIMUS, and its predecessor EGIA Financing, has facilitated financing for 450,000+ residential and business projects valued at over \$8 billion. OPTIMUS is an all-in-one financing platform that features access to every payment plan for every customer in a single, one-application process – from prime and near-prime to sub-prime and leasing – resulting in approval rates over 90%. OPTIMUS leads the industry in consumer finance and lease-to-own connectivity with one-on-one support, and it offers in-depth contractor finance training, a finance call center for program related questions, ongoing sales consultations at no cost to the customer, and free access to Contractor University's industry-leading sales training content. To learn more about what OPTIMUS Financing has to offer and enrollment details, visit <https://OPTIMUSfinancing.com>. For more on EGIA, and its [Contractor University](https://EGIA.org) educational programs, visit <https://EGIA.org>.

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