

EXPRESS LOAN PROGRAM

Work with America's Home Improvement Lender of Choice
They can help you achieve your home improvement dreams today.

2 EASY WAYS TO PAY!

1 **12 Month Same-As-Cash Loan***
Loan Amounts up to \$45,000
PROMO CODE 821177

2 **6.99% 5-Year Loan****
Loan Amounts up to \$45,000
PROMO CODE 6995YRE33

Estimated Monthly Payment \$ _____

Step 1 To apply, call **1-866-405-7600**.

Step 2 Use the information provided here when calling the Bank's lending specialist.


Step 3 Receive a credit decision in about 10 minutes.

Step 4 Bank sends loan documents and Payment Authorization Form for review and signature.


**YOU CAN COMPLETE YOUR PROJECT NOW INSTEAD OF LATER.
IT'S QUICK AND EASY TO APPLY. CALL 1-866-405-7600.**


Please provide the following information:

1. Dealer ID#: _____ 2. Total Amount to be Financed: \$ _____
3. Type of Home Improvement: _____

 **EXPERIENCE YOU CAN TRUST**
The Bank has helped almost 700,000 homeowners get the financing they need to fulfill their home improvement dreams.

 **LOW FIXED INTEREST RATES**
APRs are locked in when your loan is approved and for the life of your loan.

 **UNSECURED LOANS**
Your home is not used as collateral, so there's no lien on your property. Plus, there's no application fee, no closing and appraisal costs, and no prepayment penalties.

 **INFORMATION PROTECTED**
Your personal information is given directly to the Bank, making the application process more secure.

Loans provided by EnerBank USA (1245 Brickyard Rd., Suite 600, Salt Lake City, UT 84106) on approved credit, for a limited time. Loans available for customers of authorized contractors for eligible home improvement projects. *Same-As-Cash Loan repayment terms vary from 18 to 126 months. Interest waived if repaid in 180 days. 16.72% fixed APR, effective as of October 1, 2015, subject to change. Minimum loan amounts apply. **Reduced Interest Loan repayment term is 60 months. 6.99% fixed APR, effective as of October 1, 2015. Minimum loan amounts apply. The first monthly payment will be due 30 days after the loan closes. EnerBank USA is a member of the Federal Deposit Insurance Corporation and an Equal Opportunity Lender.