

HOME IMPROVEMENT FINANCING

SAME-AS-CASH (SAC)

The Same-As-Cash Loan is a short-term lending solution with no interest required if paid in full within the "same-as-cash" period. Available options include no-payment and monthly-payment required loans.

| Loan Product | Rate (APR) | Term (Years) | Loan Code | Min Loan Amt | Approval Window |
|------------------------------|------------|--------------|-----------|--------------|-----------------|
| 6-Mo Same-As-Cash Loan | 19.99% | Up to 10 | DTB7523 | \$1,000 | 150 Days |
| 6-Mo Same-As-Cash Loan | 6.99% | Up to 10 | DTB7563 | \$1,000 | 150 Days |
| 6-Mo Same-As-Cash Loan | 9.99% | Up to 10 | DTB7564 | \$1,000 | 150 Days |
| 9-Mo Same-As-Cash Loan | 19.99% | Up to 10 | D4377 | \$1,000 | 180 Days |
| 9-Mo Same-As-Cash Loan w/Pmt | 19.99% | Up to 10 | DEL2695 | \$1,000 | 180 Days |
| 12-Mo Same-As-Cash Loan | 19.99% | Up to 10 | DTB7524 | \$1,000 | 180 Days |
| 12-Mo Same-As-Cash Loan | 6.99% | Up to 5 | DTB7559 | \$1,000 | 180 Days |
| 12-Mo Same-As-Cash Loan* | 6.99% | Up to 10 | DTB7562 | \$1,000 | 180 Days |
| 18-Mo Same-As-Cash Loan | 19.99% | Up to 10 | DTB7525 | \$1,000 | 180 Days |
| 24-Mo Same-As-Cash Loan | 19.99% | Up to 10 | DTB7526 | \$1,000 | 180 Days |

*Minimum loan amount of \$7,500 for 12-Mo Same-As-Cash 6.99% APR Up to 10 Yr Loan

TRADITIONAL INSTALLMENT LOAN (TIL)

The Traditional Installment Loan is a longer-term loan with risk-based interest rates ranging from 8.99% to 24.49% APR. It's designed for customers with a wide range of FICO scores. Customers pay off the loan through equal monthly installments.

| Loan Amount | Term (Years) | Loan Code | Approval Window | Payment Factor Range** | |
|-----------------------|--------------|-----------|-----------------|------------------------|------------|
| | | | | 8.99% APR | 24.49% APR |
| \$1,000 to \$1,499 | 3 | DTB7522 | 180 Days | \$50.00 | 0.03949 |
| \$1,500 to \$3,499 | 5 | | | 0.02077 | 0.02905 |
| \$3,500 to \$7,499 | 7 | | | 0.01608 | 0.02498 |
| \$7,500 to \$9,999 | 10 | | | 0.01266 | 0.02239 |
| \$10,000 to \$100,000 | 12 | | | 0.01137 | 0.02158 |

The minimum monthly payment will be no less than \$50.00

ZERO INTEREST LOAN (ZIL)

The Zero Interest Loan offers equal monthly payments combined with a 0% fixed APR throughout the full term of the loan.

| Loan Product | Loan Code | Min Loan Amt | Approval Window |
|-------------------------|-----------|--------------|-----------------|
| 0% APR 12-Mo Loan | DTB7527 | \$3,500 | 180 Days |
| 0% APR 24-Mo Loan | DTB7528 | \$3,500 | 180 Days |
| 0% APR 36-Mo Loan | DTB7529 | \$3,500 | 180 Days |
| 0% APR 48-Mo Loan | DTB7532 | \$3,500 | 180 Days |
| 0% APR 60-Mo Loan | DTB7533 | \$3,500 | 180 Days |
| 0% APR Up To 72-Mo Loan | DTB7534 | \$3,500 | 180 Days |
| 0% APR Up To 84-Mo Loan | DTB7535 | \$3,500 | 180 Days |

REDUCED INTEREST LOAN (FR & FF)

These Reduced Interest Loans are attractive loan options with an established dealer fee. Rates range from 6.99%-22.49% APR based on credit worthiness of the applicant. Customers pay off the loan through equal monthly installments.

| Rate (APR) | Term | Loan Code | Min Loan Amt | Approval Window |
|----------------|----------|-----------|--------------|-----------------|
| 6.99% - 20.99% | Up to 12 | D2999 | \$1,000 | 180 Days |
| 7.99% - 22.49% | Up to 12 | D3623 | \$1,000 | 180 Days |

REDUCED INTEREST LOAN (RIL)

The Reduced Interest Loan is a fixed interest rate loan that's set up for a longer term. Customers pay back the RIL through easy monthly payments.

| Rate (APR) | Term (Years) | Loan Code | Min Loan Amt | Approval Window | Payment Factor** |
|------------|--------------|-----------|--------------|-----------------|------------------|
| 2.99% | 5 | DTB7536 | \$3,500 | 180 Days | 0.0180 |
| 2.99% | Up to 7 | DTB7537 | \$3,500 | 180 Days | N/A |
| 2.99% | 10 | DTB7538 | \$7,500 | 180 Days | 0.0097 |
| 2.99% | 12 | DTB7549 | \$10,000 | 180 Days | 0.0083 |
| 3.99% | 10 | DTB7553 | \$7,500 | 180 Days | 0.0101 |
| 3.99% | 12 | DTB7552 | \$10,000 | 180 Days | 0.0088 |
| 4.99% | 5 | DTB7539 | \$3,500 | 180 Days | 0.0189 |
| 4.99% | Up to 7 | DTB7542 | \$3,500 | 180 Days | N/A |
| 4.99% | 10 | DTB7543 | \$7,500 | 180 Days | 0.0106 |
| 4.99% | 12 | DTB7548 | \$10,000 | 180 Days | 0.0092 |
| 6.99% | 5 | DTB7544 | \$3,500 | 180 Days | 0.0198 |
| 6.99% | 7 | DTB7545 | \$3,500 | 180 Days | 0.0151 |
| 6.99% | 10 | DTB7546 | \$7,500 | 180 Days | 0.0116 |
| 6.99% | 12 | DTB7547 | \$10,000 | 180 Days | 0.0103 |
| 7.99% | 5 | DEL2685 | \$3,500 | 180 Days | 0.0203 |
| 8.49% | 7 | DEL2696 | \$3,500 | 180 Days | 0.0158 |
| 8.99% | 5 | DEL2689 | \$3,500 | 180 Days | 0.0208 |
| 8.99% | 9 | DEL2698 | \$3,500 | 180 Days | 0.0135 |
| 8.99% | 12 | DTB7558 | \$10,000 | 180 Days | 0.0114 |
| 9.99% | 5 | DTB7554 | \$3,500 | 180 Days | 0.0212 |
| 9.99% | 7 | DTB7555 | \$3,500 | 180 Days | 0.0166 |
| 9.99% | 10 | DTB7556 | \$7,500 | 180 Days | 0.0132 |
| 9.99% | 12 | DTB7557 | \$10,000 | 180 Days | 0.0120 |
| 10.99% | Up to 12 | D8876 | \$1,000 | 180 Days | N/A |
| 11.99% | Up to 12 | D8877 | \$1,000 | 180 Days | N/A |

Three Ways for Your Customers to Apply



Apply with Regions Home Improvement Financing Mobile App
enerbank.com/mobile



Apply Online
application.enerbank.com



Apply by Phone
(888) 200-1229

Five Items Needed for Application

1. Application Phone Number: (888) 200-1229
2. Contractor ID Number:
3. Loan Code
4. Loan Amount
5. Project Type

Two Steps to Receive Funds

1. Direct customers to sign loan docs after approval
Loan Documents are sent to customer's email or they can visit enerbankusa.documentinbox.com
2. Request Funds Via PartnerPortal
portal.enerbank.com

Minimum \$1,000 on all non-final funding disbursements.

Questions or Walkthroughs?

888-390-1220 option 2

Contractor Support and Loan Application Phone Hours (Eastern):

- Weekdays: 8 AM - 1 AM
- Saturdays: 9 AM - 9 PM
- Sundays: 11 AM - 7 PM