



Program Phone Number: (888) 740-2986

Contractor ID #

Reference Guide

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	Approval Window
6-Mo Same-As-Cash Loan	19.99%	Up to 10	DCM2427	150
12-Mo Same-As-Cash Loan	19.99%	Up to 10	DCM2429	180
18-Mo Same-As-Cash Loan	19.99%	Up to 10	DCM2433	180
24-Mo Same-As-Cash Loan	19.99%	Up to 10	DCM2435	180

TRADITIONAL INSTALLMENT LOAN (TIL)

The Traditional Installment Loan is a longer-term loan with risk-based interest rates ranging from 8.99%-15.99% 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 (Days from Approval)	Payment Factor Range*	
				8.99% APR	15.99% APR
\$1,000 to \$1,420	3	DCM2422	180	\$50.00	
\$1,421 to \$3,499	5			0.02077	0.0243
\$3,500 to \$7,499	7			0.01608	0.01985
\$7,500 to \$10,000	10			0.01266	0.0167
\$10,001 to \$75,000	12			0.01137	0.0156

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	Approval Window (Days from Approval)
0% APR 12-Mo Loan	DCM2436	180
0% APR 24-Mo Loan	DCM2437	180
0% APR 36-Mo Loan	DCM2438	180
0% APR 48-Mo Loan	DCM2439	180
0% APR 60-Mo Loan	DCM2442	180
0% APR Up To 72-Mo Loan	DCM2443	180
0% APR Up To 84-Mo Loan	DCM2444	180

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	Approval Window (Days from Approval)	Payment Factor*
2.99%	5	DCM2445	180	0.01796
2.99%	7	DCM2446	180	0.01321
2.99%	10	DCM2447	180	0.00965
2.99%	12	DCM2458	180	0.00827
4.99%	5	DCM2448	180	0.01887
4.99%	7	DCM2449	180	0.01413
4.99%	10	DCM2452	180	0.01060
4.99%	12	DCM2457	180	0.00924
6.99%	5	DCM2453	180	0.01980
6.99%	7	DCM2454	180	0.01509
6.99%	10	DCM2455	180	0.01161
6.99%	12	DCM2456	180	0.01028
7.99%	5	DCM2469	180	0.02027
7.99%	7	DCM2472	180	0.01558
7.99%	10	DCM2473	180	0.01213
7.99%	12	DCM2474	180	0.01082
8.99%	5	DCM2459	180	0.02075
8.99%	7	DCM2462	180	0.01608
8.99%	10	DCM2463	180	0.01266
8.99%	12	DCM2464	180	0.01137
9.99%	5	DCM2465	180	0.02124
9.99%	7	DCM2466	180	0.01660
9.99%	10	DCM2467	180	0.01321
9.99%	12	DCM2468	180	0.01195



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*The payment factors listed are estimates only. For Express System loans, the customer's actual monthly payment will be determined by EnerBank at the end of the commitment period and may vary based on the amount actually borrowed, when those funds are disbursed, amount of tiered payments, among other factors. The minimum monthly payment will be no less than \$50.00. The accuracy of these calculations is not guaranteed nor is its applicability to your customer's individual circumstances. Please be sure to explain this to your customers when providing estimated monthly payment information.

For consumer flyers, contact your relationship manager

Rates subject to change—please refer to PartnerPortal for a comprehensive list of loans available



Three Ways for Your Customers to Apply



Apply with EnerBank's Mobile App
enerbank.com/mobile



Apply by Phone
(888) 740-2986



Apply Online
application.enerbank.com

Two Steps to Receive Funds



Direct Customers to Sign Loan Docs After Approval

Loan Documents are sent to customer's email or they can visit
enerbankusa.documentinbox.com



Request Funds Via PartnerPortal
portal.enerbank.com

Five Items Needed for Application



Program Phone Number
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Contractor ID Number



Loan Code



Project Type



Loan Amount

Loan Amounts up to \$75,000

Minimum \$1,000 per funding disbursement

Loan Product Minimums

Same-As-Cash Loans:	\$1,000
Traditional Installment Loan:	\$1,000
Zero Interest Loans:	\$3,500
5-Year Reduced Interest Loans:	\$3,500
7-Year Reduced Interest Loans:	\$3,500
10-Year Reduced Interest Loans:	\$7,500
12-Year Reduced Interest Loans:	\$10,000

ExpressPay

ExpressPay means you're in the driver's seat: get money when you need it!

Take multiple disbursements during the project. Request funds via PartnerPortal. Customers confirm via text or phone call. Minimum \$1,000 per disbursement.

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



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