



Program Phone Number: (866) 409-8300

Contractor ID: 1856

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	DLL6524	150
6-Mo Same-As-Cash Loan	6.99%	Up to 10	DLL6579	150
6-Mo Same-As-Cash Loan	9.99%	Up to 10	DLL6582	150
9-Mo Same-As-Cash Loan w/Pmt	19.99%	Up to 10	DLL6574	180
12-Mo Same-As-Cash Loan	19.99%	Up to 10	DLL6525	180
12-Mo Same-As-Cash Loan	6.99%	Up to 5	DLL6577	180
12-Mo Same-As-Cash Loan ¹	6.99%	Up to 10	DLL6578	180
18-Mo Same-As-Cash Loan	19.99%	Up to 10	DLL6526	180
24-Mo Same-As-Cash Loan	19.99%	Up to 10	DLL6527	180

¹Minimum 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%-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	DLL6522	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 \$55,000	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	DLL6528	180
0% APR 24-Mo Loan	DLL6529	180
0% APR 36-Mo Loan	DLL6532	180
0% APR 48-Mo Loan	DLL6533	180
0% APR 60-Mo Loan	DLL6534	180
0% APR Up To 72-Mo Loan	DLL6535	180
0% APR Up To 84-Mo Loan	DLL6536	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	DLL6542	180	0.01796
2.99%	7	DLL6543	180	0.01321
2.99%	10	DLL6544	180	0.00965
2.99%	12	DLL6545	180	0.00827
3.99%	10	DLL6546	180	0.01012
3.99%	12	DLL6547	180	0.00875
4.99%	5	DLL6548	180	0.01887
4.99%	7	DLL6549	180	0.01413
4.99%	10	DLL6552	180	0.01060
4.99%	12	DLL6553	180	0.00924
6.99%	5	DLL6554	180	0.01980
6.99%	7	DLL6555	180	0.01509
6.99%	10	DLL6556	180	0.01161
6.99%	12	DLL6557	180	0.01028
7.99%	5	DLL6564	180	0.02027
7.99%	7	DLL6565	180	0.01558
7.99%	10	DLL6566	180	0.01213
7.99%	12	DLL6567	180	0.01082
8.49%	7	DLL6575	180	0.01583
8.99%	5	DLL6568	180	0.02075
8.99%	7	DLL6569	180	0.01608
8.99%	9	DLL6576	180	0.01354
8.99%	10	DLL6572	180	0.01266
8.99%	12	DLL6573	180	0.01137
9.99%	5	DLL6558	180	0.02124
9.99%	7	DLL6559	180	0.01660
9.99%	10	DLL6562	180	0.01321
9.99%	12	DLL6563	180	0.01195

January, 2023



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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



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Three Ways for Your Customers to Apply



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



Apply Online
application.enerbank.com



Apply by Phone
(866) 409-8300

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



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Loan Code



Project Type



Loan Amount

Loan Amounts up to \$55,000

Minimum \$1,000 per funding disbursement

Loan Product Minimums

Same-As-Cash Loans:	\$1,000
12-Month Same-As-Cash	
6.99% APR - Up to 10 Year Loan:	\$7,500
Traditional Installment Loan:	\$1,000
Zero Interest Loans:	\$3,500
5-Year Reduced Interest Loans:	\$3,500
7-Year Reduced Interest Loans:	\$3,500
9-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.

*Available for Qualified Contractors

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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