

LOANS PROVIDED SOLELY BY:

**EnerBankUSA**

An FDIC insured, Utah state-chartered bank headquartered in Salt Lake City

Authorized to lend in all 50 states and the District of Columbia

Highly specialized bank with extensive experience in and committed to the home improvement industry Providing SAC (same as cash) payment options for home improvement projects through business partners is ALL that they do!

Has long-standing relationships with many leading manufacturers, dealers, and retailers in the home improvement industry.

A wholly-owned subsidiary of CMS Energy Corporation (publicly traded on the New York Stock Exchange)



ONE source | ONE solution™  
PREMIER PROGRAM

\*No payments and no interest with approved credit based on paid in full during the same as cash (SAC) period. Other restrictions may apply.



NO MONEY DOWN | NO PAYMENTS\* | NO INTEREST\*

ONE source | ONE solution™  
PREMIER PROGRAM



UNSECURED INSTALLMENT  
**LOANS**  
FEATURING SAME AS CASH PAYMENT OPTIONS

IMPROVE YOUR CASH FLOW

SIMPLE, STRAIGHT FORWARD, & IT WORKS!

START YOUR CUSTOMER'S PROJECT TODAY—NO HASSLES FINDING CASH FOR A DOWN PAYMENT

No additional expense—Use the bank's money interest-free (if paid in full during the SAC period) & no closing costs or prepayment penalties  
It's quick and easy—a paperless, telephone application with a credit decision in about 10 minutes

**CLOSE MORE SALES** (meaning your customers have a better reason to choose you over another contractor)

**DO LARGER PROJECTS** (more upgrades & broader range of projects, meaning more profits)

Get more sales leads through referrals

Reduce job cancellations

Know your customer has a way to pay for the project

Improve customer satisfaction (with a high loan approval rate)

MENTION SAME-AS-CASH AS A PAYMENT OPTION TO ALL PROSPECTIVE CUSTOMERS.

Improve your cash flow

Take advantage of payment discounts from your suppliers

Purchase the materials you need to complete the project according to your production schedule & on time

Unsecured installment loans (featuring same-as-cash payment options)

**LOAN AMOUNTS FROM \$1,000 TO \$45,000  
100% FINANCING FOR ELIGIBLE HOME IMPROVEMENTS**

Credit commitment valid for 120 days from loan approval date

Repayment terms from 1 to 10 years

Loan-by-phone, paperless application with customer, including credit decision, usually in about 10 minutes  
ACH payment of loan proceeds to dealer's business bank account

Convenient application calling hours:

Monday - Friday 8:00 AM - 1:00 AM (EST)

Saturday 9:00 AM - 8:00 PM (EST)

**ASSUMPTIONS—FOR EVERY 10 PROPOSALS**

Contract Amount: \$10,000

Current Close Rate: 30% (7 out of 10 say "No")

Current Sales: \$30,000 (3 "Yes" x \$10,000)

**HOW CAN YOU INCREASE SALES BY MORE THAN 33%?**

Some of "No's" switch to "Yes" 1 out of 7—a 33% increase in sales (additional \$10,000 in sales)

2 out of 7—a 67% increase in sales (additional \$20,000 in sales)

