

## 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	DEL2624	150
6-Mo Same-As-Cash Loan	6.99%	Up to 10	DEL2723	150
6-Mo Same-As-Cash Loan	9.99%	Up to 10	DEL2724	150
9-Mo Same-As-Cash Loan w/Pmt	19.99%	Up to 10	DEL2695	180
12-Mo Same-As-Cash Loan	19.99%	Up to 10	DEL2625	180
12-Mo Same-As-Cash Loan	6.99%	Up to 5	DEL2699	180
12-Mo Same-As-Cash Loan <sup>1</sup>	6.99%	Up to 10	DEL2722	180
18-Mo Same-As-Cash Loan	19.99%	Up to 10	DEL2626	180
24-Mo Same-As-Cash Loan	19.99%	Up to 10	DEL2627	180

<sup>1</sup>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%-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 (Days from Approval)	Payment Factor Range*	
				8.99% APR	24.49% APR
\$1,000 to \$1,420	3	DEL2622	180	\$50.00	
\$1,421 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 \$70,000	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	Approval Window (Days from Approval)
0% APR 12-Mo Loan	DEL2628	180
0% APR 24-Mo Loan	DEL2629	180
0% APR 36-Mo Loan	DEL2632	180
0% APR 48-Mo Loan	DEL2633	180
0% APR 60-Mo Loan	DEL2634	180
0% APR Up To 72-Mo Loan	DEL2635	180
0% APR Up To 84-Mo Loan	DEL2636	180

**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 (Years)	Loan Code	Approval Window (Days from Approval)
6.99-20.99%	Up to 12	D2999	180
7.99-22.49%	Up to 12	D3623	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*
1.99%	Up to 7	DEL2667	180	N/A
1.99%	10	DEL2668	180	0.00920
1.99%	12	DEL2669	180	0.00781
2.99%	5	DEL2653	180	0.01796
2.99%	Up to 7	DEL2654	180	N/A
2.99%	10	DEL2655	180	0.00965
2.99%	12	DEL2666	180	0.00827
3.99%	10	DEL2673	180	0.01012
3.99%	12	DEL2672	180	0.00875
4.99%	5	DEL2656	180	0.01887
4.99%	Up to 7	DEL2657	180	N/A
4.99%	10	DEL2658	180	0.01060
4.99%	12	DEL2665	180	0.00924
6.99%	5	DEL2659	180	0.01980
6.99%	7	DEL2662	180	0.01509
6.99%	10	DEL2663	180	0.01161
6.99%	12	DEL2664	180	0.01028
7.99%	5	DEL2685	180	0.02027
7.99%	7	DEL2686	180	0.01558
7.99%	10	DEL2687	180	0.01213
7.99%	12	DEL2688	180	0.01082
8.49%	7	DEL2696	180	0.01583
8.99%	5	DEL2689	180	0.02075
8.99%	7	DEL2692	180	0.01608
8.99%	9	DEL2698	180	0.01354
8.99%	10	DEL2693	180	0.01266
8.99%	12	DEL2694	180	0.01137
9.99%	5	DEL2674	180	0.02124
9.99%	7	DEL2675	180	0.01660
9.99%	10	DEL2676	180	0.01321
9.99%	12	DEL2677	180	0.01195
11.99%	Up to 12	D8877	180	N/A

### Three Ways for Your Customers to Apply



**Apply with EnerBank's Mobile App**  
[enerbank.com/mobile](http://enerbank.com/mobile)



**Apply Online**  
[application.enerbank.com](http://application.enerbank.com)



**Apply by Phone**  
(800) 774-7598

### 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](http://enerbankusa.documentinbox.com)



**Request Funds Via PartnerPortal**  
[portal.enerbank.com](http://portal.enerbank.com)

### Five Items Needed for Application



**Application Phone Number**  
(800) 774-7598



**Contractor ID Number**



**Loan Code**



**Project Type**



**Loan Amount**

### Loan Amounts up to \$70,000

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
FR & FF RILs:	\$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 means you're in the driver's seat: get money when you need it!

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

<sup>^</sup>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



#### Confidential - for internal use only

© 2023 Regions Bank. All Rights Reserved. | Regions, the Regions logo, and EnerBank are registered trademarks of Regions Bank. The LifeGreen color is a trademark of Regions Bank.

For consumer flyers, contact your relationship manager

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

Sept, 2023