



1429 Ulmer Avenue | Oreland, PA 19075

EnerBankUSA®

Make Your Home Improvement Dreams Come True Today!

9 MONTHS SAME AS CASH!

***Minimum monthly payments required during 9 month grace period**

With the EXPRESS LOAN PROGRAM, you'll get:

- **NO INTEREST*** for 9 months
- **Up to \$45,000 on approved credit**
- **A quick, easy and safe loan-by-phone application with credit decision in about 10 minutes**
- **Convenient calling hours:**
Monday-Friday 8:00AM to 1:00AM
Saturday 9:00AM to 8:00PM
Sunday 11:00 AM to 7:00PM
- **No application fee, no closing costs, no prepayment penalties**

Loan Code: SPE333

FIXED RATE INSTALLMENT LOANS

With our INSTALLMENT LOANS you'll get:

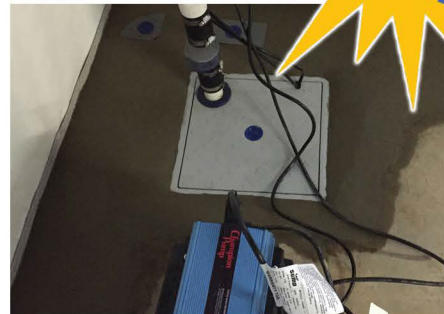
- **A Fixed Rate of 8.99% - 14.99%**
- **\$1,000 to \$45,000 loan**
- **APR locked in when loan is approved**
- **A quick, easy and safe loan-by-phone application with credit decision in about 10 minutes**
- **Your home is not used as collateral**
- **No application fee, no closing and appraisal costs, no prepayment penalties**

Installment Loan Code: 01

Don't Delay!

**It's quick and easy to apply, call (866)-405-7600.
Be sure to provide our contractor's ID#7841.**

CALL TODAY



*Loans provided by EnerBank USA (1245 E. Brickyard Rd., Suite 640, Salt Lake City, UT 84106) on approved credit, for a limited time through authorized contractors. Repayment terms vary from 15 to 144 months. 17.99% fixed APR, effective as of June 1, 2020 is subject to change. Interest waived if repaid in 6 months.

EnerBank USA has helped tens of thousands of homeowners get the payment options they need to fulfill their home improvement and remodeling dreams. EnerBank USA is a wholly owned subsidiary of CMS Energy Corp., which is traded on the New York Stock Exchange under the symbol CMS.