



# EnerBankUSA®

**215-884-7000**

1429 Ulmer Avenue | Oreland, PA 19075

## Make Your Home Improvement Dreams Come True Today!



### **SAME AS CASH!**

**6 MONTHS NO INTEREST NO PAYMENTS\***

With the EXPRESS LOAN PROGRAM, you'll get:

- NO PAYMENTS and NO INTEREST\* for 6 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

**6 Month Same-As-Cash Promo Code: 821166**

### **9.99% FIXED RATE INSTALLMENT LOANS**

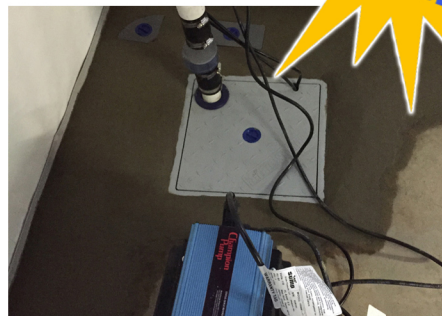
With our INSTALLMENT LOANS you'll get:

- 9.99% Fixed Rate
  - \$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
- No Code Needed**

**Don't  
Delay!**

**It's quick and easy to apply, call (866)-405-7600.  
Be sure to provide your 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. 16.52% fixed APR, effective as of March 1, 2016, 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.