

TRADITIONAL INSTALLMENT LOAN

ESTIMATED MONTHLY PAYMENT MATRIX



The Traditional Installment Loan empowers you to get the home improvements you want now, instead of waiting. Interest rates range from 8.99% to 14.99% fixed APRs, based on creditworthiness. Loan terms range from 3-12 years, based on loan size. As a result, we are showing you the lowest and the highest monthly payment estimates as a range. No penalties for early payoff.

| LOAN AMOUNT | ESTIMATED MONTHLY PAYMENT | LOAN AMOUNT | ESTIMATED MONTHLY PAYMENT |
|-------------|---------------------------|-------------|---------------------------|
| \$4,000 | \$64 - \$77 : 7 years | \$40,000 | \$455 - \$600 : 12 years |
| \$5,000 | \$80 - \$96 : 7 years | \$41,000 | \$466 - \$615 : 12 years |
| \$6,000 | \$97 - \$116 : 7 years | \$42,000 | \$478 - \$630 : 12 years |
| \$7,000 | \$113 - \$135 : 7 years | \$43,000 | \$489 - \$645 : 12 years |
| \$8,000 | \$101 - \$129 : 10 years | \$44,000 | \$500 - \$660 : 12 years |
| \$9,000 | \$114 - \$145 : 10 years | \$45,000 | \$512 - \$675 : 12 years |
| \$10,000 | \$127 - \$161 : 10 years | \$46,000 | \$523 - \$690 : 12 years |
| \$11,000 | \$125 - \$165 : 12 years | \$47,000 | \$535 - \$705 : 12 years |
| \$12,000 | \$136 - \$180 : 12 years | \$48,000 | \$546 - \$720 : 12 years |
| \$13,000 | \$148 - \$195 : 12 years | \$49,000 | \$557 - \$735 : 12 years |
| \$14,000 | \$159 - \$210 : 12 years | \$50,000 | \$569 - \$750 : 12 years |
| \$15,000 | \$171 - \$225 : 12 years | \$51,000 | \$580 - \$765 : 12 years |
| \$16,000 | \$182 - \$240 : 12 years | \$52,000 | \$591 - \$780 : 12 years |
| \$17,000 | \$193 - \$255 : 12 years | \$53,000 | \$603 - \$795 : 12 years |
| \$18,000 | \$205 - \$270 : 12 years | \$54,000 | \$614 - \$810 : 12 years |
| \$19,000 | \$216 - \$285 : 12 years | \$55,000 | \$626 - \$825 : 12 years |
| \$20,000 | \$227 - \$300 : 12 years | \$56,000 | \$637 - \$840 : 12 years |
| \$21,000 | \$239 - \$315 : 12 years | \$57,000 | \$648 - \$855 : 12 years |
| \$22,000 | \$250 - \$330 : 12 years | \$58,000 | \$660 - \$870 : 12 years |
| \$23,000 | \$262 - \$345 : 12 years | \$59,000 | \$671 - \$885 : 12 years |
| \$24,000 | \$273 - \$360 : 12 years | \$60,000 | \$682 - \$900 : 12 years |
| \$25,000 | \$284 - \$375 : 12 years | \$61,000 | \$694 - \$915 : 12 years |
| \$26,000 | \$296 - \$390 : 12 years | \$62,000 | \$705 - \$930 : 12 years |
| \$27,000 | \$307 - \$405 : 12 years | \$63,000 | \$717 - \$945 : 12 years |
| \$28,000 | \$318 - \$420 : 12 years | \$64,000 | \$728 - \$960 : 12 years |
| \$29,000 | \$330 - \$435 : 12 years | \$65,000 | \$739 - \$975 : 12 years |
| \$30,000 | \$341 - \$450 : 12 years | \$66,000 | \$751 - \$990 : 12 years |
| \$31,000 | \$353 - \$465 : 12 years | \$67,000 | \$762 - \$1005 : 12 years |
| \$32,000 | \$364 - \$480 : 12 years | \$68,000 | \$773 - \$1020 : 12 years |
| \$33,000 | \$375 - \$495 : 12 years | \$69,000 | \$785 - \$1035 : 12 years |
| \$34,000 | \$387 - \$510 : 12 years | \$70,000 | \$796 - \$1050 : 12 years |
| \$35,000 | \$398 - \$525 : 12 years | \$71,000 | \$808 - \$1065 : 12 years |
| \$36,000 | \$409 - \$540 : 12 years | \$72,000 | \$819 - \$1080 : 12 years |
| \$37,000 | \$421 - \$555 : 12 years | \$73,000 | \$830 - \$1095 : 12 years |
| \$38,000 | \$432 - \$570 : 12 years | \$74,000 | \$842 - \$1110 : 12 years |
| \$39,000 | \$444 - \$585 : 12 years | \$75,000 | \$853 - \$1125 : 12 years |

Loans provided by EnerBank USA, Member FDIC, (1245 Brickyard Rd, Suite 600, Salt Lake City, UT 84106) on approved credit, for a limited time. Repayment terms vary from 12 to 144 months depending on loan amount. 8.99% to 14.99% fixed APR, based on creditworthiness, subject to change. The first monthly payment will be due 30 days after the loan closes.

