

EnerBankUSA

12-Months NO INTEREST • NO PAYMENTS* *Make Your Home Improvement Dreams Come True Today!*

With the **EXPRESS LOAN PROGRAM**, you'll get:

- NO PAYMENTS and NO INTEREST* for 12 months
(if paid in full during Same-As-Cash period)
- 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 8:00 AM to 1:00 AM (EST)
 - Saturday 9:00 AM to 8:00 PM (EST)
 - Sunday 11:00 AM to 7:00 PM (EST)
- No application fee • No closing costs • No prepayment penalties

Don't delay! Calling toll free 866-405-7600 to complete your home improvement now rather than later. When you apply be ready to provide your contractor's ID# _____ and 12-Month Same-As-Cash promo code 821177.



*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 30 to 138 months. % fixed APR, effective as of , is subject to change. Interest waived if repaid in 12 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.