

Make Your Home Improvement Dreams Come True Today!

Why Wait? There's 365-Day Same-As-Cash.

With the **EXPRESS LOAN PROGRAM**, which is only available through authorized contractors, you'll get:

- **No payments and no interest*** for 12 months on approved credit
- **100% unsecured financing** from \$1,000 to \$45,000 on approved credit
- A **quick, easy, and safe toll-free loan-by-phone** application process
- A **fast credit decision** in about 10 minutes
- **No paperwork**
- **Peace-of mind** because you provide your personal financial information directly to the bank and not to your contractor or over the internet
- **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**

So don't delay. You can complete your home improvement now rather than later. Selecting the right professional contractor with an attractive same-as-cash payment option* makes your decision easier. Realizing your home improvement dreams is only a toll-free call away. Call the **EXPRESS LOAN PROGRAM**.

866-405-7600

* Loans provided by EnerBank USA (1245 E. Brickyard Rd., Suite 640, Salt Lake City, UT 84106) on approved credit, for a limited time. Repayment terms vary from 24 to 132 months. 16.76% fixed APR subject to change. Interest waived if repaid in 365 days.

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.



Loans provided by EnerBank USA (1245 E. Brickyard Rd. Suite 640, Salt Lake City, UT 84106) on approved credit, for a limited time. Repayment terms vary from 24 to 132 months. Interest waived if repaid in 365 days. 17.10% fixed APR, effective as of 10/1/2011, subject to change.



Loans provided by EnerBank USA (1245 E. Brickyard Rd. Suite 640, Salt Lake City, UT 84106) on approved credit, for a limited time. Repayment terms vary from 12 to 24 months. The first monthly payment will be due 30 days after the loan closes. 0% fixed APR.