

Reduced Interest Loans - Estimated Monthly Payment Matrix

6.99% 5 Year Loan

We have expanded our unbeatable choice of payment options to include Reduced Interest Loans. They are an effective complement to our ever-popular Same-As-Cash Loans (the #1 customer choice—by far—throughout the U.S.). Payment amounts below are estimates. Your customer should call the Bank for their exact equal monthly payments.

Loan Amount	Estimated Monthly Payment	Loan Amount	Estimated Monthly Payment
\$3,500	\$69	\$30,000	\$594
\$4,000	\$79	\$31,000	\$614
\$5,000	\$99	\$32,000	\$633
\$6,000	\$119	\$33,000	\$653
\$7,000	\$139	\$34,000	\$673
\$8,000	\$158	\$35,000	\$693
\$9,000	\$178	\$36,000	\$713
\$10,000	\$198	\$37,000	\$732
\$11,000	\$218	\$38,000	\$752
\$12,000	\$238	\$39,000	\$772
\$13,000	\$257	\$40,000	\$792
\$14,000	\$277	\$41,000	\$812
\$15,000	\$297	\$42,000	\$831
\$16,000	\$317	\$43,000	\$851
\$17,000	\$337	\$44,000	\$871
\$18,000	\$356	\$45,000	\$891
\$19,000	\$376	\$46,000	\$911
\$20,000	\$396	\$47,000	\$930
\$21,000	\$416	\$48,000	\$950
\$22,000	\$436	\$49,000	\$970
\$23,000	\$455	\$50,000	\$990
\$24,000	\$475	\$51,000	\$1010
\$25,000	\$495	\$52,000	\$1029
\$26,000	\$515	\$53,000	\$1049
\$27,000	\$535	\$54,000	\$1069
\$28,000	\$554	\$55,000	\$1089
\$29,000	\$574		

Loans provided by EnerBank USA (1245 Brickyard Rd., Suite 600, Salt Lake City, UT 84106) on approved credit, for a limited time. Repayment term is 60 months. 6.99% fixed APR, effective as of November 2012, subject to change. Exact payment amount provided in borrower's loan documents. Minimum loan amount is \$3,500 for 5 year loans. The first monthly payment will be due 30 days after the loan closes.