



INSTALLMENT & LOAN PROGRAM RATE

3172025

SAME AS CASH* (No payments, no interest)			
LOAN CODE	DESCRIPTION	INTEREST RATE	MONTHLY PAYMENTS FACTOR
DRE2926	12 Months no Interest no Payments	0%	Pay any time within 12 months
DRE2925	6 Months no Interest no Payments	0%	Pay any time within 6 months
DRE2923	90 Day no Interest no Payments	0%	Pay any time within 3 months

*Pay loan any time with waived interest during the promotional time, after that 17.99% rate is applied

REDUCED INTEREST LOAN			
LOAN CODE	DESCRIPTION	INTEREST RATE	MONTHLY PAYMENTS FACTOR
DRE2962	6.99% 5-Yr Loan	6.99%**	\$ 99/mo (\$5,000) \$ 99/mo (\$7,000) \$ 178/mo (\$9,000) (0.01980 x loan amount)**

**The monthly payment calculations provided here are estimates only. Regions Bank will determine the exact loan payment amount after loan approval. The accuracy of these calculations is not guaranteed nor is its applicability to your individual circumstances. For some loan types, the monthly payment may change depending upon when funds are disbursed to your contractor, among other factors. You should always obtain financial advice from qualified professionals.

TRADITIONAL INSTALLMENT LOAN			
LOAN CODE	DESCRIPTION	INTEREST RATE	LOAN AMOUNT
DRE2922	From 3 up to 12 Years Traditional Installment Loan	8.99% - 24.49%***	\$ 1,000 to \$ 75,000

***8.99 to 24.49% Credit based interest, Monthly payment option, loan term according to financing amount

[Reduced Interest and Traditional Payment Calculator](#)



APPLICATION METHODS

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A. You can apply with EnerBank' s Mobile app



B. You can apply by phone call

(888) 724 -3530

C. You can also apply online (Click the following link)

application.enerbank.com

STEP BY STEP

1. For any application method, **you'll need the following:**

Program phone number#	(888) 724 – 3530
JE Mechanical HVAC contractor id#	11239
Loan program code#	Your pick from selection
Loan amount	Project Cost

2. After applying, you will receive the result response in minutes. This can be, to take action on loan application adjustments, or to proceed with the loan **paperwork process for signing** and approval.

3. **Sign paperwork received** in your email and send it back to Enerbank (Regions Bank) for job approval. Job scheduling will be set as your financing application is approved by the Bank.