



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
\$3,500	\$69
\$4,000	\$79
\$5,000	\$99
\$6,000	\$119
\$7,000	\$139
\$8,000	\$158
\$9,000	\$178
\$10,000	\$198
\$11,000	\$218
\$12,000	\$238
\$13,000	\$257
\$14,000	\$277
\$15,000	\$297
\$16,000	\$317
\$17,000	\$337
\$18,000	\$356
\$19,000	\$376
\$20,000	\$396
\$21,000	\$416
\$22,000	\$436
\$23,000	\$455
\$24,000	\$475
\$25,000	\$495
\$26,000	\$515
\$27,000	\$535
\$28,000	\$554
\$29,000	\$574

Loan Amount	Estimated Monthly Payment
\$30,000	\$594
\$31,000	\$614
\$32,000	\$633
\$33,000	\$653
\$34,000	\$673
\$35,000	\$693
\$36,000	\$713
\$37,000	\$732
\$38,000	\$752
\$39,000	\$772
\$40,000	\$792
\$41,000	\$812
\$42,000	\$831
\$43,000	\$851
\$44,000	\$871
\$45,000	\$891
\$46,000	\$911
\$47,000	\$930
\$48,000	\$950
\$49,000	\$970
\$50,000	\$990
\$51,000	\$1010
\$52,000	\$1029
\$53,000	\$1049
\$54,000	\$1069
\$55,000	\$1089

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.