

---

## **Advertising Guidelines**

When you include payment options in your advertising, direct mail, web-marketing, and/or sales promotional materials, you can increase your sales leads. When you offer payment options as part of your marketing you must include the corresponding disclosure language in the advertising, direct mail, web-marketing or sales promotional materials to comply with the Truth in Lending Act.

The Truth in lending Act requires that you include an Annual Percentage Rate ("APR") in the disclosure. When you review the disclosures you will see that we have left blank spaces for the APR and effective date. You must routinely update the APR with a current APR. Please contact Regions Bank d/b/a EnerBank USA for the current APR as well as the effective date.

These samples are pre-approved by Regions Bank d/b/a EnerBank USA for use in your advertising, direct mail, web-marketing, or sales promotional materials only if they are used verbatim and in a manner that is clear and conspicuous. Any changes to the ad copy whatsoever require submission for review and approval. You should submit your proposed advertising or promotional materials for review and approval if you have any questions regarding compliance with the Truth in Lending Act.

## **Single Disbursement**

### **12-Mo Same-As-Cash Loans**

Credit and loans provided by Regions Bank d/b/a EnerBank USA, Member FDIC, (650 S. Main St., Suite 1000, Salt Lake City, UT 84101) on approved credit, for a limited time. 19.99% fixed APR (provided however, APR will not exceed 15.99% for residents of New Jersey and 17.99% for residents of Florida and Wisconsin), effective as of [date], subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Interest waived if repaid in 365 days. Repayment terms vary from 24 to 132 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 365 days after funds are disbursed. If no payments made during same-as-cash period and APR of 19.99%, monthly payments vary from \$21.99 to \$30.82 per \$1,000 borrowed depending on term. The minimum monthly payment will be no less than \$50.00.



---

## Advertising Guidelines

When you include payment options in your advertising, direct mail, web-marketing, and/or sales promotional materials, you can increase your sales leads. When you offer payment options as part of your marketing you must include the corresponding disclosure language in the advertising, direct mail, web-marketing or sales promotional materials to comply with the Truth in Lending Act.

The Truth in lending Act requires that you include an Annual Percentage Rate ("APR") in the disclosure. When you review the disclosures you will see that we have left blank spaces for the APR and effective date. You must routinely update the APR with a current APR. Please contact Regions Bank d/b/a EnerBank USA for the current APR as well as the effective date.

These samples are pre-approved by Regions Bank d/b/a EnerBank USA for use in your advertising, direct mail, web-marketing, or sales promotional materials only if they are used verbatim and in a manner that is clear and conspicuous. Any changes to the ad copy whatsoever require submission for review and approval. You should submit your proposed advertising or promotional materials for review and approval if you have any questions regarding compliance with the Truth in Lending Act.

## Multi Disbursement

### 6.99% 5-Yr Loans

Credit and loans provided by Regions Bank d/b/a EnerBank USA, Member FDIC, (650 S. Main St., Suite 1000, Salt Lake City, UT 84101) on approved credit, for a limited time. 6.99% fixed APR, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Open line period payments due 90 days after origination and monthly thereafter during open line period. When open line period ends, the balance becomes a fixed rate installment loan; repayment term is 60 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 30 days from the end of the open line period. 60 monthly payments of \$19.97 per \$1,000 borrowed. The minimum monthly payment will be no less than \$50.00.

