

## 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 EnerBank USA for the current APR as well as the effective date.

These samples are pre-approved by 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.

## Disclosure

### 6.99% 5-Yr Loan

Loans provided by EnerBank USA, Member FDIC, (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 [date]. Minimum loan amounts apply. The first monthly payment will be due 30 days after the loan closes.

