



## The Time is Right Add Value and Comfort to Your Home

- Home Improvement Projects
- New Heating or Air Conditioning
- Solar or Renewable Energy Installation

GET QUICK APPROVAL ON FINANCING

**LOW Monthly Payments**

**No Home Appraisal Needed**

**No Pre-Payment Penalties**

### **7** reasons to let us help you with financing

- 1** You like to **keep cash in your pocket.**
- 2** You enjoy **low monthly payment** options.
- 3** You want fast, while-you-wait **approval.**
- 4** You don't want to put up collateral.
- 5** You have **less than perfect credit.**
- 6** You could **pay off early without penalties.**
- 7** You love **convenient payment options** like **online bill pay** or **automatic withdrawl.**

The cutting edge

**9.9% APR\***  
**to qualified credit**  
and low monthly payments

\* No prepayment penalty. Available on closed end and revolving credit program. Closed end payments may vary based on term chosen. Revolving program not available in WV or for home improvement in CT.