

Installment+ Loan Program Rate Sheet

Schedule A

For Approved Merchant User Only - Effective Date: February 1, 2017

Step 1: Apply for Credit - Our fast, paperless application process can take less than 90 seconds. Apply using our mobile app, online, or phone.

Step 2: Get Approved - 85% of credit decisions are made instantly. Most other credit decisions are made within fifteen minutes.

Step 3: Get Funded¹ - Customer is immediately presented with an account # and loan agreement. Customer pays Merchant using the account #. Merchant processes the payment just like a credit card. No certificate of completion or paperwork required for funding.

Standard

Plan Number	Description	APR	Estimated Payment Factor ³	Term (Total Payments)	Merchant Fee ⁴
9999	Standard Installment Loan	17.99%-26.99%	2.17%	84	0.00%

No Interest and No Payments²

Plan Number	Description	APR	Estimated Payment Factor ³	Term (Total Payments)	Merchant Fee ⁴
3068	6 Month No Interest No Pay	17.99%-26.99%	2.21%	84	2.25%
3128	12 Month No Interest No Pay	17.99%-26.99%	2.32%	84	4.50%
3188	18 Month No Interest No Pay	17.99%-26.99%	2.42%	84	7.75%

No Interest w/ Payments²

Plan Number	Description	APR	Estimated Payment Factor ³	Term (Total Payments)	Merchant Fee ⁴
4068	6 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.18%	84	1.00%
4063	6 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 4.16%	36	0.90%
4128	12 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.28%	84	3.50%
4123	12 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 4.99%	36	2.75%
4188	18 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.40%	84	6.25%
4248	24 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.54%	84	9.75%

18 Month Interest Only and Reduced Rate for the Life of the Loan⁶

Plan Number	Description	APR	Payment Factor	Term (Total Payments)	Merchant Fee ⁴
2183	APR 3.99% with 18m IO	3.99%	0.33% & 0.97%	144	15.75%
2184	APR 4.99% with 18m IO	4.99%	0.42% & 1.02%	144	12.25%
2185	APR 5.99% with 18m IO	5.99%	0.50% & 1.07%	144	8.50%
2186	APR 6.99% with 18m IO	6.99%	0.58% & 1.12%	144	8.00%
2189	APR 9.99% with 18m IO	9.99%	0.83% & 1.28%	144	6.25%

Reduced Rate APR

Plan Number	Description	APR	Payment Factor	Term (Total Payments)	Merchant Fee ⁴
1162	Reduced Rate 2.99%	2.99%	1.95%	60	11.25%
1164	Reduced Rate 4.99%	4.99%	2.04%	60	8.25%
1166	Reduced Rate 6.99%	6.99%	2.13%	60	3.00%
1185	Reduced Rate 3.99%	3.99%	1.44%	84	10.25%
1184	Reduced Rate 5.99%	5.99%	1.53%	84	7.25%
1186	Reduced Rate 7.99%	7.99%	1.63%	84	6.00%
1187	Reduced Rate 9.99%	9.99%	1.73%	84	3.25%
1188	Reduced Rate 11.99%	11.99%	1.84%	84	1.25%
1969	Reduced Rate 9.99%	9.99%	1.57%	96	0.00%
1205	Reduced Rate 5.99%	5.99%	1.15%	120	9.60%
1207	Reduced Rate 7.99%	7.99%	1.25%	120	6.60%
1209	Reduced Rate 9.99%	9.99%	1.35%	120	3.60%
1446	Reduced Rate 6.99%	6.99%	1.05%	144	7.25%
1447	Reduced Rate 7.99%	7.99%	1.11%	144	7.15%
1448	Reduced Rate 8.99%	8.99%	1.16%	144	7.48%
1449	Reduced Rate 9.99%	9.99%	1.22%	144	5.60%

Equal Payments / No Interest

Plan Number	Description	APR	Payment Factor	Term (Total Payments)	Merchant Fee ⁴
6024	24 Months	0.00%	4.17%	24	8.50%
6036	36 Months	0.00%	2.78%	36	12.00%
6048	48 Months	0.00%	2.08%	48	13.50%
6060	60 Months	0.00%	1.67%	60	15.00%

¹Customers have 120 days from application to complete purchases.

²For deferred interest plans, interest accrues during the promotional period but all interest is waived if the purchase amount is paid in full before the end of the promotional period.

³Applies to payments after promo and assumes lowest possible APR for plan. If two payment factors are displayed, the first is for payments required during the promo.

⁴Payment card network processing fees may apply.

⁵Plans are reserved for financing solar systems only. Split tickets are prohibited.

⁶Split tickets are prohibited.

Split tickets permitted except where noted.

For questions or help contact EGIA Contractor Services

(888) 691-0387

Mon-Fri: 7AM - 6PM Pacific

To process homeowner applications call:

(866) 760-1507

Mon-Sat: 6 AM - 1 AM Eastern

Sun: 8 AM - 1 AM Eastern

