

Let's Break Down the **Rate Sheet**

About PowerPay

One of the nations largest lending and service platforms. We have simplified the application and funding process, providing instant approvals with credit limits up to \$100,000.

After the loan goes live, PowerPay remains the loan servicer for the entire life of the loan.

Requirements

- US citizen with valid Driver's License
- Minimum credit score of 600

- 1 Power Level:** all applicants are placed into a power level based on their past credit experience
- 2 Rate:** interest rate of the loan
- 3 Term:** length of the loan
- 4 Discount:** percentage withheld from total loan amount based on product and services selected by the Merchant
- 5 Promo Term:** the length of the promotion which begins at the project completion
- 6 Promo Rate:** interest rate of the loan during the promotional period
- 7 Transition Term:** length of the loan identified in years minus the promotional period
- 8 Transition Rate:** interest rate of the loan at the conclusion of the promotional period
- 9 Construction Window:** begins after the release of the initial funds

Finance your home improvements

Base Power

Power Level ¹	Rate ²	Term (yrs) ³	Discount ⁴
6	<i>Exclusive Programs for high volume merchants</i>		
	8.99%	5, 10, 15	Free
5	7.99%	5, 10, 15	3%
	6.99%	5, 10, 15	6%
	5.99%	5, 10, 15	9%
	4.99%	5, 10, 15	12%
4	9.99%	5, 10, 15	Free
	8.99%	5, 10, 15	3%
	7.99%	5, 10, 15	6%
	6.99%	5, 10, 15	9%
3	5.99%	5, 10, 15	12%
	12.99%	5, 10, 15	Free
	11.99%	5, 10, 15	3%
	10.99%	5, 10, 15	6%
	9.99%	5, 10, 15	9%
2	8.99%	5, 10, 15	12%
	13.99%	5, 10, 15	Free
	12.99%	5, 10, 15	3%
	11.99%	5, 10, 15	6%
	10.99%	5, 10, 15	9%
1	9.99%	5, 10, 15	12%
	14.99%	5, 10, 15	Free
	13.99%	5, 10, 15	3%
	12.99%	5, 10, 15	6%
	11.99%	5, 10, 15	9%
	10.99%	5, 10, 15	12%

NO Interest NO Payment - OH NO!

Power Level ⁵	Promo Term (mos) ⁶	Promo Rate ⁶	Transition Term (yrs) ⁷	Transition Rate ⁷	Discount ⁸
5	12	0%	14	8.99%	5%
	24	0%	13	8.99%	10%
4	12	0%	14	9.99%	7.5%
	24	0%	13	9.99%	15%

OH NO! products are NO INTEREST NO PAYMENT for the entire construction and promotional window. At the end of the promotion the consumer will be billed at the transition interest rate and term for the remainder of the loan. These are NOT balloon payment plans and NO INTEREST will be accrued retroactively at the end of the promotion.

Balance Pay

Power Level	Term (yrs)	Rate	Discount
5	2	0%	10%
	3	0%	15%
	4	0%	20%
	5	0%	25%

Our equal pay loans offer 0% interest rates with customer purchases divided into equal monthly payments over a specified term.

Advanced Funding

Power Level	Construction Window ⁹	Discount
1-6	Months 1-6	1.5%
	Months 7-12	1.5%

Advanced Funding discounts are waived with promotional products and buydowns. See Plan agreement for details.

General Support: (800) 397-4485
 Hours: Mon-Sun: 8 am – 12 Midnight EST
 GetPowerPay.com

Plans are subject to change by the Program Administrator.