



Work with America's Home Improvement Lender of Choice

EnerBank USA can help you achieve your home improvement dreams today.



EXPERIENCE YOU CAN TRUST

EnerBank USA has helped almost 700,000 homeowners get the financing they need to fulfill their home improvement dreams.



INFORMATION PROTECTED

Your personal information is given directly to EnerBank USA, making the application process more secure.



FDIC-INSURED

EnerBank USA is FDIC-insured. You deal directly with them, not a finance company or loan broker.



PEACE OF MIND

Loans are available only through authorized contractors who have been approved by EnerBank USA.



UNBEATABLE CHOICE

Your contractor will offer you a choice of Same-As-Cash or a low monthly payment loan. You choose the one that is right for you.



THE PROJECT YOU WANT NOW

You can get the entire project you want completed now instead of waiting to save up the cash or completing it in stages.



LOW FIXED INTEREST RATES

APRs are locked in when your loan is approved and for the life of your loan.



QUICK LOAN DECISIONS

There's a quick and easy phone application with a credit decision in about 10 minutes.



UNSECURED LOANS

Your home is not used as collateral, so there's no lien on your property. Plus, there's no application fee, no closing and appraisal costs, and no prepayment penalties.



OVER A DECADE OF SERVICE

EnerBank USA has always provided homeowners with unrivaled customer support. It's a history of service that can't be beat.