

# GEOSmart Express Loan Program

100% Unsecured Energy Efficiency Financing Available  
**12 Months Same-As-Cash / No Payments**

- Unsecured loan amounts up to \$45,000
- A quick, easy & safe toll-free loan-by-phone application process
- Fast credit decisions in about 10 minutes
- Peace of mind because you provide your personal financial information directly to the bank and not your contractor
- No application fee, no closing costs, no pre-payment penalties



This program is the perfect solution for homeowners who want to borrow money to complete their home improvement project and plan to pay off the full balance of the loan over the next 12 months with rebates, tax refunds / credits, or other funds.

*\*On approved credit*