



Make Your Home Improvement Dreams Come True Today!
Why Wait? There's 12 months Same-As-Cash.

With the *Creatas Payment Solutions Program*, which is only available through authorized and participating dealers, you'll get:

- **No payments and no interest** for 12 months on approved credit
- **100% unsecured financing** from \$4,000 to \$45,000 on approved credit
- **A quick, easy, and safe toll-free loan-by-phone** application process
- **A fast credit decision** in about 10 minutes
- **No paperwork**
- **Peace-of mind** because you provide your personal financial information directly to the bank and not to your dealer or over the internet
- **Convenient calling hours**
 - Monday-Friday 7:00 AM to 12:00 AM (CST)
 - Saturday 8:00 AM to 7:00 PM (CST)
 - Sunday 10:00 AM to 6:00 PM (CST)
- **No application fee—No closing costs—No prepayment penalties**

So don't delay. You can complete your home improvement now rather than later. Selecting the right professional dealer with an attractive same-as-cash payment option makes your decision easier. Have a question about the *Creatas Payment Solutions Program* or want to apply? Realizing your home improvement dreams is only a toll-free call away.

888-728-1333

Loans provided by EnerBank USA (1245 E. Brickyard Rd., Suite 640, Salt Lake City, UT 84106) on approved credit, for a limited time. Repayment terms vary from 15 to 123 months. 17.11% fixed APR, effective 3/1/12, subject to change. Interest waived if repaid in 90 days.

EnerBank USA has helped tens of thousands of homeowners get the payment options they need to fulfill their home improvement and remodeling dreams. EnerBank USA is a wholly owned subsidiary of CMS Energy Corp., which is traded on the New York Stock Exchange under the symbol CMS.