PreQualify

Start your journey effortlessly with a soft credit pull via PreQualify, and transition seamlessly into our Online Application!

PreQualify with Regions Home Improvement Financing Mobile App

Available on your contractor's device

PreQualify Online

prequalification.enerbank.com

Already PreQualified or ready to apply? Start your Online Application today!

application.enerbank.com

Use the information provided when applying

Application phone number: (866) 341-5400
Contractor ID: 1
Loan code: (listed to the right)

© 2026 Regions Bank. All Rights Reserved. | All loans subject to qualification, required documentation and credit approval. Regions and the Regions logo are registered trademarks of Regions Bank. The LifeGreen color is a trademark of Regions Bank.

Credit and loans provided by Regions Bank, Member FDIC, (650 S. Main St., Suite 1000, Salt Lake City, UT 84101) on approved credit, for a limited time. *19.99% fixed APR (provided however, APR will not exceed 15.99% for residents of New Jersey and 17.99% for residents of Florida and Wisconsin), effective as of March 2026, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Interest waived if repaid in 365 days from first disbursement. When open line period ends, the balance becomes a fixed rate installment loan; repayment terms vary from 24 to 132 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 365 days after first disbursement. If no payments made during same-as-cash period and APR of 19.99%, monthly payments vary from $21.99 to $30.82 per $1,000 borrowed depending on term. The minimum monthly payment will be no less than $50.00. **9.99% fixed APR, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Open line period payments due 90 days after origination and monthly thereafter during open line period. When open line period ends, the balance becomes a fixed rate installment loan; repayment term is 60 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 30 days from the end of the open line period. 60 monthly payments of $21.69 per $1,000 borrowed. The minimum monthly payment will be no less than $50.00. ***8.99% to 24.49% fixed APR (provided however, APR will not exceed 15.99% for residents of New Jersey and 17.99% for residents of Florida and Wisconsin), subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Open line period payments due 90 days after origination and monthly thereafter during open line period. When open line period ends, the balance becomes a fixed rate installment loan; repayment terms vary from 12 to 144 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 30 days from the end of the open line period. Monthly payments vary from $11.49 to $30.27 per $1,000 borrowed depending on term and interest rate. The minimum monthly payment will be no less than $50.00.

REGIONS

Financing available!

Same-As-Cash

12-Mo Same-As-Cash Loan*

No Monthly Payments & No Interest

Interest starts accruing when funds are disbursed. Interest is waived if loan is repaid in full within the "same-as-cash" period.

$1,000 - $45,000

Loan code: DCB3724

Low Monthly Payment

9.99% APR 5-Yr Loan**

Estimated Monthly Payment: $_____

*(0.02124 x loan amount)*****

$3,500 - $45,000

Loan code: DCB3734

Low Monthly Payment

Traditional Installment Loan***

Credit Dependent Interest Rate as low as 8.99% APR

$1,000 - $45,000

Loan code: DCB3722

*****The monthly payment calculations provided here are estimates only. Regions Bank will determine the exact loan payment amount after loan approval. The accuracy of these calculations is not guaranteed nor is its applicability to your individual circumstances. For some loan types, the monthly payment may change depending upon when funds are disbursed to your contractor, among other factors. You should always obtain financial advice from qualified professionals.

Member FDIC EQUAL HOUSING LENDER