EnerBankUSA®



America's Home Improvement Lender of Choice We can help you achieve your home improvement dreams.



EXPERIENCE YOU CAN TRUST

EnerBank is the preferred choice for home improvement loans with nearly one million loan applications processed to date.



FDIC-INSURED

EnerBank is an FDIC-insured bank. You deal directly with us, not a finance company or loan broker.



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.



UNSECURED LOANS EnerBank does not use your home as collateral, so there's no lien on your property.



LOW FIXED INTEREST RATES

EnerBank's fixed APRs are locked in when your loan is approved and for the life of your loan.



INFORMATION PROTECTED

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

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QUICK LOAN DECISIONS

EnerBank provides a quick and easy phone application process with a decision in minutes.

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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.



PEACE OF MIND

EnerBank's loans are available only through authorized contractors who have been approved by EnerBank.



OVER A DECADE OF SERVICE

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