



# Financing that fits your budget

## Why choose Upgrade to finance your home improvement project?

- ✓ Manage a large or unexpected project with affordable monthly payments
- ✓ Easy application process and customer dashboard
- ✓ No pre-payment or cancellation fees
- ✓ No impact on credit for loan pre-approval

**9.99% interest**  
for 5 years

**10.99% interest**  
for 10 years

**10.99% interest**  
for 15 years

Apply for financing today or contact Coldair AC to learn more.

 Phone number: **972-679-4072**

 Website: **coldairac.com**

 Email: **info@coldairac.com**



APPLY NOW

Home Improvement Loans made through Upgrade feature Annual Percentage Rates (APRs) of 0%-29.99%. Lowest rates require Autopay. If you are eligible for credit union membership, you may be required to join a credit union to receive a lower APR. Loans feature repayment terms of 6 to 84 months. Loans may be disbursed in one or more advances. Actual loan terms may vary depending on, among other things, the exact number of advances, the amount of each advance, and the date on which each advance will occur.

For example, if a borrower receives a \$10,000 loan with a 10-year term and a 9.99% Annual Percentage Rate (APR) and the loan is disbursed in 2 advances (20% on Day 1 and 80% on Day 90), the borrower will have a required monthly payment of \$132.10. The APR on the loan may be higher or lower and loan offers may not have multiple term lengths available. Actual rate depends on credit score, credit usage history, loan term, and other factors. Subsequent charges and fees may increase the cost of the loan. There is no fee or penalty for repaying a loan early.

Loans are subject to credit approval. Home Improvement Loans offered through Upgrade are made by Cross River Bank, Member FDIC, Equal Housing Lender. Upgrade, Inc. (NMLS #1548935) holds the following state licenses.

