

How Do Homeowners Benefit?

- ✓ Personal Line of Credit
- ✓ Quick Application Process
- ✓ Fast and Easy Approval
- ✓ Low Minimum Monthly Payments
- ✓ No Interest Options Available
- ✓ Fixed APR's*
- ✓ Personal Support and Service
- ✓ Finance Your Entire Project, Not Just the Hardscaping™ Component
- ✓ Available for All EP Henry Brands: EP Henry, Imperial by EP Henry, & Cast Veneer Stone

*Subject to terms and conditions of promotional offers.

See inside for EP Henry's
EXCLUSIVE FINANCING Options

Call Today:
1-800-44-HENRY
(43679)
Or Email:
financing@ephenry.com



NOW OFFERING:

EP Henry's
Exclusive Financing
Making Outdoor Projects Possible

YOUR DEDICATED FINANCING CONSULTANT
Rob Torrissi
Director of Consumer Financing
(856) 845-6200 ext. 234
Toll Free: 1-800-444-3679 ext. 234
rtorrissi@ephenry.com

EP HENRY
EXCELLENCE SINCE 1903

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Financing Made Easy...

EP Henry's Exclusive Financing Options Include:

No Interest!

**Pay the balance, same as cash.
Promotional Periods
from 6–48 Months!**

**Minimum payments of 2-2.5% of promotional
balance required with some promotions**

Monthly payments are required during promotional period. Interest accrues during promotional period and will be assessed if promo purchase balance not paid in full within promo period. On promo purchase balance, monthly payments required, but no Finance Charges will be assessed if (1) promo purchase balance paid in full within the promotional period of 6 months to 48 months, depending on approval period, (2) all minimum monthly payments on account paid when due, and (3) account balance does not exceed credit limit. Otherwise, promo may be terminated & Finance Charges assessed from purchase date.

\$125/per Month

**Our lowest, fixed minimum
payment option.**

Based on a \$10,000 loan at a 1.25% payment factor.

Minimum monthly payments are required during promotional period. Reduced APR will be assessed until promo paid. On promo purchase balance, fixed monthly payments equal to 1.25% of the highest promotional balance required until paid in full, Finance Charges will be applied to the promotional balance at a reduced APR between 7.99% & 11.99%, until promo paid in full if (1) all minimum monthly payments on account paid when due, and (2) account balance does not exceed credit limit. Otherwise, promo may be terminated.

\$200/per Month

**Our standard fixed minimum
payment option.**

Based on a \$10,000 loan at a 2% payment factor.

Minimum monthly payments are required during promotional period. Reduced APR will be assessed until promo paid. On promo purchase balance, fixed monthly payments equal to 2.0% of the highest promotional balance required until paid in full, Finance Charges will be applied to the promotional balance at a reduced APR between 6.90% & 23.25%, until promo paid in full if (1) all minimum monthly payments on account paid when due, and (2) account balance does not exceed credit limit. Otherwise, promo may be terminated.

Call your Dedicated Financing Consultant at EP Henry to get started today!
1-800-44 HENRY (43679) or email: financing@ephenry.com

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On promotions requiring a minimum payment, payments over the minimum will usually be applied to those promo balances before non-promo and other balances. If you have a non-promo balance, this may reduce the benefit from the promo. If you want to change this allocation, please call Customer Service. Standard terms apply to non-promo purchases, optional charges & existing accounts. As of May 1, 2009, As of August 13, 2009, variable based on Prime Plus 19.90%. All accounts in default, 29.99%. Subject to approval.