

# POOLCORP & LIGHTSTREAM LOAN PROGRAM

## What is LightStream?

LightStream is an online consumer lender that offers unsecured financing for consumers with excellent and substantial credit. With LightStream, qualified consumers will enjoy low fixed interest rates, with no fees and an exceptional customer experience that is guaranteed. LightStream is an online lending division of SunTrust Bank.

## Who is eligible to borrow through LightStream?

You must be a U.S. resident, at least 18 years of age, and have excellent and substantial credit.

## Is the program available in all 50 states?

Yes.

## For how much can the loan be?

A borrower can be issued a loan ranging from \$10,000 up to \$100,000.\*\*

## For what purpose can the borrowed funds be used?

Funds can be used for any and all parts of your project from the pool installation/renovation to patio furniture and outdoor kitchens. The options are limitless.

## How long does the loan approval process take?

Qualified applicants can be approved in minutes during business hours and receive their funds as soon as the same day.†

## Are there any fees?

No. LightStream does not charge any fees.

## Does LightStream allow for joint applications?

Yes. Joint applicants are encouraged to apply.

## What loan terms are available?

Loan terms can be from 24 months up to 84 months with no pre-payment penalties.



## What are the interest rates?

Interest rates vary from 4.74% to 6.74% APR depending on loan amount and loan term. The rate range includes AutoPay discount and .25 percentage point discount.†

## How can a borrower apply for a loan?

Simply visit [www.swimmingpool.com/lightstream](http://www.swimmingpool.com/lightstream), click the link to LightStream's page, and then complete and submit the application.

## What can a POOLCORP Dealer offer as an incentive to his customers to participate in this program?

For a funded loan that was directly referred through a POOLCORP Dealer's website link, the Dealer's customer will receive a .25 percentage point interest rate discount over the life of the loan.

## Will the Dealer be notified when financing takes place for their customer?

Notification will not be available. You will need to get information about funding status from your customer.

## May a Dealer modify any of the marketing material, etc. provided by POOLCORP for this program?

No modifications are allowed to the materials.

## How can I get more information about LightStream?

Visit their website at: [www.LightStream.com](http://www.LightStream.com)

## Why is POOLCORP investing in LightStream?

POOLCORP is investing in consumer loans to help spur industry growth. LightStream offers a virtually paperless unsecured loan product with low interest rates and no fees to approved customers with excellent and substantial credit for up to \$100,000.



† You can fund your loan today if you apply, are approved, and complete the following steps by 11:30 a.m. Pacific time, 2:30 p.m. Eastern time on regular business days (M-F): (1) review all disclosures and your loan agreement carefully, and electronically sign your loan agreement; (2) provide us with your funding preferences and relevant banking information; and (3) complete the final verification process. Excludes federal holidays.

‡ Discount of .25 percentage point on a new LightStream loan referred online by SwimmingPool.com. Borrower must apply directly through this website, and with cookies activated on their browser in order for this offer to be tracked and valid.

\*\* Minimum loan amount in Kentucky is \$15,001.00.