

POOLCORP & LIGHTSTREAM LOAN PROGRAM

What is LightStream?

LightStream is the online lending division of SunTrust Bank, a FORTUNE 500 company. Borrowers can obtain an unsecured loan from LightStream to use for almost any purpose, with competitive fixed rates and flexible terms.

Who is eligible to borrow through LightStream?

You must be a U.S. resident, at least 18 years of age, and have good to excellent 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 \$5,000 up to \$100,000.

For what purpose can the borrowed funds be used?

Funds can be used for virtually anything that a borrower chooses...from pool installation to outdoor kitchens, landscaping, hardscaping, even pool furniture.

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. There are no LightStream fees or processing charges, nor penalties for early payment.

Does LightStream allow for joint applications?

Yes. Joint applicants are encouraged to apply.

What loan terms are available?

Loan amounts are selected by the borrower at competitive fixed rates and flexible terms from 24 to 84 months.^{*}



What are the interest rates?

Interest rates start as low as 4.74%* APR with AutoPay. This rate includes the PoolCorp .25 percentage point discount.†

How can a borrower apply for a loan?

Simply visit 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

Why is POOLCORP working with LightStream?

POOLCORP is working with LightStream to help our industry help its customers. LightStream has made it easy for clients with substantial and excellent credit histories to focus on what they're purchasing, not how to finance it. The company delivers an intuitive self-service platform for originating loans, allowing borrowers to choose the loan use and terms that work best for them. It's a quick and easy online process, that is consumer friendly and streamlined.



* The APR listed is for an unsecured loan between \$10,000 and \$24,999 with a term between 24 and 36 months. Your APR may differ based on loan purpose, amount, term, and your credit profile. Rate is quoted with AutoPay repayment option. Rates under the Invoicing option are 0.50% higher. Subject to credit approval. Conditions and limitations apply. Advertised rates and terms are subject to change without notice.
Payment Example: Monthly payments for a \$10,000 loan at 4.99% APR with a term of 3 years would result in 36 monthly payments of \$299.66 for the purpose of Home Improvement/Pool/Solar.

† 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. Rates as of 2/26/14.