

# FINANCE FAQs

Rates as low as: ~~3.99%~~<sup>1</sup> APR

**3.74%**<sup>1‡</sup> APR

with AutoPay and  
SwimmingPool.com discount

**NO FEES**

## Who is LightStream?

LightStream is the national online lending division of SunTrust Bank. When you have good to excellent credit, LightStream provides low-interest, fixed-rate, unsecured loans for practically any home improvement project through a fast and easy online process.

## Why should I get a LightStream loan?

LightStream has originated loans for many SwimmingPool.com customers, with a refreshingly simple online loan process. If you are approved for a LightStream loan and it's not your best loan experience ever, LightStream will send you \$100.<sup>2</sup>

And because so many SwimmingPool.com customers are using LightStream to finance their pools, LightStream has extended an additional .25 percentage-point discount<sup>‡</sup> to them. Qualified SwimmingPool.com customers<sup>‡</sup> can get a rate as low as 3.74%<sup>1‡</sup> APR with AutoPay with the special SwimmingPool.com discount incentive.

## How do I get the SwimmingPool.com discount?

Simply visit [swimmingpool.com/LightStream](http://swimmingpool.com/LightStream) to see the loan calculator and check your monthly payment. You will see the discounted rate appear as you fill out your application.<sup>‡</sup>

## How much can I borrow through LightStream?

LightStream extends loans from \$5,000 up to \$100,000 to qualified consumers.

## For what purpose can I use the borrowed funds?

You can use your LightStream loan to fund virtually anything related to your swimming pool, from pool installation to outdoor kitchens, landscaping, hardscaping, even pool furniture.

## How long does the loan approval process take?

You can apply online in minutes and get a quick response during business hours. Qualified applicants may receive their funds as soon as the same day.<sup>3</sup>

## Are there any fees?

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

## Does LightStream allow for joint applications?

Yes. Joint applicants are encouraged to apply.

## What loan terms are available?

With LightStream you decide the terms. Loan amounts are selected by the borrower at competitive fixed rates and flexible terms from 24 to 84 months.<sup>1</sup>

## Why is SwimmingPool.com working with LightStream?

SwimmingPool.com is working with LightStream to make it faster and easier for our customers to finance the installation of SwimmingPool.com swimming pools and related projects. LightStream has made it easy for clients with good to 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, and allowing borrowers to choose the loan use and terms that work best for them. It's a quick and easy online process that is streamlined and consumer-friendly.

## Sounds great—I'm ready! How do I apply?

Applying is easy and the entire process is online.

**Visit [SwimmingPool.com/LightStream](http://SwimmingPool.com/LightStream) to apply today!**


<sup>1</sup> The APR listed is for a loan between \$10,000 and \$100,000 with a term between 24-36 months, for the purpose of home improvement. Your APR may differ based on loan purpose, amount, term and credit profile. Rate is quoted with AutoPay discount, which is only available when you select AutoPay prior to loan funding. Rates under the invoicing option are 0.50% higher. Rates as of 5/1/17.

Payment Example: Monthly payments for a \$25,000 loan at 4.04% APR with a term of three years would result in 36 monthly payments of \$738.54.

<sup>‡</sup> Discount of .25 percentage point is for 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.

<sup>2</sup> After receiving your loan from us, and within 30 days, if you are not completely satisfied with your experience, please contact us and we will email you a questionnaire so we can improve our services. When we receive your completed questionnaire, we will send you \$100. Limited to one \$100 payment per funded loan. SunTrust and LightStream employees are not eligible for the Loan Experience Guarantee.

<sup>3</sup> You can fund your loan today if today is a banking business day, your application is approved, and you complete the following steps by 2:30 p.m. Eastern time: (1) review and electronically sign your loan agreement; (2) provide us with your funding preferences and relevant banking information; and (3) complete the final verification process.

 SunTrust Bank is an Equal Housing Lender. ©2017 SunTrust Banks, Inc. SunTrust and LightStream are federally registered service marks of SunTrust Banks, Inc. All other trademarks are the property of their respective owners. Lending services provided by SunTrust Bank, member FDIC.