



# HVAC Program Terms & Promotions

TO GET STARTED VISIT: Apply at [jbfinexpress.jbwarranties.com](http://jbfinexpress.jbwarranties.com)



800-582-2109

APPLICATION AMOUNTS: \$1,000- \$100,000. All States Served (see state specific info below). INSTALLMENT TERMS: 12-240 month terms are subject to an additional 1.5% discount for all programs.	<b>Tier 1</b> ACH Bonus*1% (\$250 maximum)	<b>Tier 2</b> ACH Bonus*1% (\$250 maximum)	<b>Tier 3</b> ACH Bonus*2.5% (\$250 maximum)	<b>Tier 4</b> ACH Bonus*2.5% (\$250 maximum)
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<b>Interest Rates</b>				
<b>No Dealer Discount</b>	<b>9.99%</b>	<b>12.99%</b>	<b>13.99%</b>	<b>17.99%</b>

<b>Promo Discount</b>					
<b>Reduced Interest Rate</b>	<b>12.99%</b>	<b>n/a</b>	<b>n/a</b>	<b>2.0%</b>	<b>12.0%</b>
	<b>9.99%</b>	<b>n/a</b>	<b>6.5%</b>	<b>10.0%</b>	<b>20.0%</b>
	<b>7.99%</b>	<b>4.5%</b>	<b>10.5%</b>	<b>18.0%</b>	<b>29.0%</b>

<b>Same-as-Cash with Monthly Payments<sup>^</sup></b>	<b>6MOSAC</b>	<b>17.99%</b>	<b>5.0%</b>	<b>5.0%</b>	<b>6.0%</b>	<b>8.0%</b>
		<b>12.99%</b>	<b>7.0%</b>	<b>8.0%</b>	<b>10.0%</b>	<b>13.0%</b>
		<b>9.99%</b>	<b>8.0%</b>	<b>11.0%</b>	<b>13.0%</b>	<b>17.0%</b>
	<b>12MOSAC</b>	<b>17.99%</b>	<b>7.0%</b>	<b>7.0%</b>	<b>10.0%</b>	<b>15.0%</b>
		<b>12.99%</b>	<b>9.0%</b>	<b>10.0%</b>	<b>14.0%</b>	<b>20.0%</b>
		<b>9.99%</b>	<b>10.0%</b>	<b>13.0%</b>	<b>17.0%</b>	<b>24.0%</b>
	<b>18MOSAC</b>	<b>17.99%</b>	<b>8.0%</b>	<b>8.0%</b>	<b>13.0%</b>	<b>18.0%</b>
		<b>12.99%</b>	<b>10.0%</b>	<b>11.0%</b>	<b>17.0%</b>	<b>23.0%</b>
		<b>9.99%</b>	<b>11.0%</b>	<b>14.0%</b>	<b>20.0%</b>	<b>27.0%</b>
	<b>24MOSAC</b>	<b>17.99%</b>	<b>10.0%</b>	<b>10.0%</b>	<b>15.0%</b>	<b>24.0%</b>
		<b>12.99%</b>	<b>12.0%</b>	<b>13.0%</b>	<b>19.0%</b>	<b>29.0%</b>
		<b>9.99%</b>	<b>13.0%</b>	<b>16.0%</b>	<b>22.0%</b>	<b>33.0%</b>

<b>Same-as-Cash with Deferred Monthly Payments<sup>**</sup></b>	<b>12MODEFSAC</b>	<b>17.99%</b>	<b>8.0%</b>	<b>8.0%</b>	<b>12.0%</b>	<b>17.0%</b>
		<b>12.99%</b>	<b>10.0%</b>	<b>14.0%</b>	<b>20.0%</b>	<b>25.0%</b>
		<b>9.99%</b>	<b>13.0%</b>	<b>19.0%</b>	<b>26.0%</b>	<b>31.0%</b>

<b>No Payments- No Interest<sup>***</sup></b>	<b>6MONOP</b>	<b>12.99%</b>	<b>6.0%</b>	<b>9.0%</b>	<b>13.0%</b>	<b>21.0%</b>
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<b>Equal Payments<sup>****</sup></b>	<b>36 MOEQL</b>	<b>0%</b>	<b>15.0%</b>	<b>18.0%</b>	<b>21.0%</b>	<b>30.0%</b>
	<b>48 MOEQL</b>		<b>18.0%</b>	<b>21.0%</b>	<b>24.0%</b>	<b>34.0%</b>
	<b>60 MOEQL</b>		<b>20.0%</b>	<b>24.0%</b>	<b>27.0%</b>	<b>37.0%</b>

<b>Tier 5**Buy Deep Plan</b>		<b>Interest Rate*</b>	<b>Promo Discount</b>
Tier 5 Dealer Discount 15-25% based on credit. No additional promotions can be added. ACH Bonus**2.5%(\$250 maximum)		<b>17.99%</b>	<b>FREE</b>

\*ACH BONUS: \$250 maximum. Complete ACH info must be provided with contract documents & customers must verify information during verification call.  
 \*\*Tier 5 approvals: \$30,000 maximum contract size. 144 month term maximum. State rate restrictions may apply.  
 †144 month term available for contracts sizes greater than \$7,500. 180 month term available for buyers with FICOs greater than 680 and contract sizes greater than \$25k. 240 month term available for buyers with FICOs greater than 680 and contract sizes greater than \$35k. Contracts written on 240 month terms are subject to an additional 1.5% discount for all programs. Promotional interest rate program must be selected or standard rate of 17.99% will apply.  
<sup>^</sup>Same-as-Cash With Payments (SAC): Interest begins accruing upon substantial project completion, but is waived if the amount financed is paid in full before the end of the applicable promotional period, which ranges between 6 and 24 months from substantial project completion. Monthly payments are not deferred, and are due beginning 1 month from substantial project completion.  
<sup>\*\*</sup>Same-as-Cash With Deferred Payments (DEFSAC): Interest begins accruing upon substantial project completion, but is waived if the amount financed is paid in full before the end of the applicable promotional period, which is 12 months from substantial project completion. Monthly payments are deferred during the promotional period.  
<sup>\*\*\*</sup>No Payments-No Interest (NOP): Interest does not begin to accrue until after the applicable promotional period, which is 6 months from substantial project completion. Monthly payments are deferred during the promotional period.  
<sup>\*\*\*\*</sup>Equal Payments (EQLPMT): No interest accrues for the entire contract term. Monthly payments are not deferred, and are due beginning 1 month from substantial project completion.

AL, AR, CT, FL, GA, MI, PA, TN, VT: Restrictions apply. See page 2 for details.



# STATE SPECIFIC RESTRICTIONS

FLORIDA: Maximum Interest Rate Allowed by Term and Program													
Doc stamp fee of 35 cents per \$100 financed will be deducted. Buy-down discounts apply.													
Plan	12	24	36	48	60	72	84	96	108	120	144	180	240
Standard	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	16.99%	16.99%	15.99%
SAC (Same-As-Cash)	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	16.99%	16.99%	15.99%
NOP(No Payments-No Interest)	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	Term not allowed	Term not allowed	Term not allowed
3 MODEF (3 Months Deferred Payments)	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	16.99%	16.99%	15.99%	15.99%
6 & 12MODEFSAC (6 & 12 Months Same-As-Cash with Deferred Payments)	Term not allowed	15.99%	15.99%	15.99%	15.99%	15.99%	15.99%	15.99%	15.99%	15.99%	15.99%	15.99%	Term not allowed
18& 24 MODEFSAC (18& 24 Months Same-As-Cash with Deferred Payments)	Term not allowed	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	Term not allowed

GEORGIA: Maximum Interest Rate Allowed by Term and Program													
Buy-down discounts apply.													
Plan	12	24	36	48	60	72	84	96	108	120	144	180	240
Standard	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	16.99%
SAC (Same-As-Cash)	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	16.99%
NOP(No Payments-No Interest)	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	Term not allowed
3 MODEF (3 Months Deferred Payments)	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	16.99%	16.99%
6 & 12MODEFSAC (6 & 12 Months Same-As-Cash with Deferred Payments)	Term not allowed	16.99%	16.99%	16.99%	16.99%	16.99%	16.99%	16.99%	16.99%	16.99%	16.99%	16.99%	Term not allowed
18& 24 MODEFSAC (18& 24 Months Same-As-Cash with Deferred Payments)	Term not allowed	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	Term not allowed

MICHIGAN & PENNSYLVANIA: Maximum Interest Rate Allowed by Term and Program													
Home Improvement and HVAC projects. Buy-down discounts apply.													
Plan	12	24	36	48	60	72	84	96	108	120	144	180	240
Standard	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	11.90%	11.90%	11.90%	11.90%	11.90%	10.90%
SAC (Same-As-Cash)	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	11.90%	11.90%	11.90%	11.90%	11.90%	10.90%
NOP(No Payments-No Interest)	Term not allowed	Term not allowed	Term not allowed	Term not allowed	Term not allowed	Term not allowed	Term not allowed	Term not allowed	Term not allowed	Term not allowed	Term not allowed	Term not allowed	Term not allowed
3 MODEF (3 Months Deferred Payments)	11.90%	13.50%	13.50%	13.50%	13.50%	11.90%	11.90%	11.90%	11.90%	11.90%	11.90%	11.90%	10.90%
6, 12, 18& 24 MODEFSAC (6, 12, 18& 24 Months Same-As-Cash with Deferred Payments)	Term not allowed	Term not allowed	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%

TENNESSEE: Maximum Interest Rate Allowed by Term and Program													
Buy-down discounts apply.													
Plan	12	24	36	48	60	72	84	96	108	120	144	180	240
Standard	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.00%	15.99%	15.99%
SAC (Same-As-Cash)	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.00%	15.99%	15.99%
NOP(No Payments-No Interest)	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	Term not allowed	Term not allowed	Term not allowed
3 MODEF (3 Months Deferred Payments)	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.99%	17.00%	17.00%	17.00%	15.99%	14.90%
6 & 12MODEFSAC (6 & 12 Months Same-As-Cash with Deferred Payments)	Term not allowed	14.90%	14.90%	14.90%	14.90%	14.90%	14.90%	14.90%	14.90%	14.90%	14.90%	14.90%	14.90%
18& 24 MODEFSAC (18& 24 Months Same-As-Cash with Deferred Payments)	Term not allowed	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%

ALABAMA	ARKANSAS	CONNECTICUT	VERMONT
Min. contract size \$2,001.	17.00% Max rate.	12.00% Max rate.	15.00% Max rate.
		Buy-down discounts apply.	Buy-down discounts apply.

For dealer use only. Not a consumer advertisement. All credit products are subject to credit approval. Rates, terms, conditions, and promotional programs may vary by dealer and are subject to change without notice. Contact FFC for complete program details. 800-582-2109 support@express-fin.com • REV.5/15/2026