

Break your project into predictable monthly payments.

0% APR financing options available[†]



Bill's Heating & A/C

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Pay for your project with predictable, monthly payments without tapping into your home equity.*



Check rates in under 2 minutes

Use Hearth's paperless secure form to check rates quickly without affecting your credit score.



Loans typically fund in 1-5 days**

If approved, funding with one of Hearth's lending partners is simple, with funds being deposited in as soon as 24 hours.



Fixed monthly payments

Personal loans found on Hearth have fixed rates and terms. You'll know your monthly payments upfront.



No prepayment penalties

You can pay off the loan early with no additional fees.

See your personalized options:

\$1,000 to \$100,000 · 2 to 12 years

<https://app.gethearth.com/flyers/bills-heating-ac/todd>



* All loans are subject to credit review and approval. For example, a \$10,000 loan with an APR of 14.50% and a term of 36 months would have a monthly payment of \$344.21.

** Funding can be as soon as 24 hours and takes 3-5 days on average.

† 0% Financing Option will include a 0% APR during a promotional period only; the promotional period will vary in length among different offers. After the conclusion of the promotional period, higher APRs will be charged. Please consult the disclosures related to any particular card offer.

Hearth is a technology company, which is licensed as a broker as may be required by state law. Hearth does not accept applications for credit, does not make loans, and does not make credit decisions. NMLS ID# 1628533.



Eligible customers can pre-qualify for 0% credit cards which are a great option to finance large purchase items, such as a home improvement project. These credit cards offer up to a 14 month 0% APR introductory period.

What rates should I expect?

Installment loans have predictable monthly payments, and can be funded quickly. Hearth’s lending partners consider factors such as income, FICO score, credit history, outstanding debt, and the loan amount requested when determining these rates.

Hearth has 3 rate plans that let you know what to expect when you request rates. You’ll likely see options with APRs in the ranges listed below, but may receive options with lower or higher APRs.

Credit Range	Pre-qualification rate*	Est. APR Range**	Loan amount	Loan term***	Lending partners
Excellent: 700 - 850 FICO	88%	4.99% - 15.24%	\$1,000 - \$100,000	2 - 12 years	8
Good: 640 - 700 FICO	64%	15.85% - 29.09%	\$1,000 - \$100,000	1 - 7 years	8
Building: below 640 FICO	37%	22.48% - 34.70%	\$1,000 - \$50,000	1 - 5 years	5

*For each self-reported credit score range, pre-qualification rate is calculated by dividing the number of pre-qualified Hearth users by the total number of users who submitted a loan request.

**For pre-qualified Hearth users with this credit score range, our lending partners returned loan options with this range of minimum APRs for the 65% of pre-qualified users with minimum APRs between the 10th and 75th percentiles.

***For example, a loan in the amount of \$10,000 for a term of 5 years with an APR of 6.00% would be repaid over 60 monthly payments in the amount of \$193.33.