



## Home Improvement Financing to Fit Your Needs

The GreenSky® Loan Program's focus is simple—to help you create the home of your dreams. From deferred interest promotions to affordable budget-minded options, our loans are an easy and convenient way to pay for any home improvement project.<sup>1</sup>

- Credit limits up to \$65,000<sup>2</sup>
- Fast approvals
- Friendly customer service
- Multiple ways to make a payment
- Affordable payment options

### Quick, Paperless Application Process



Apply Online  
[greensky.com/consumer](https://greensky.com/consumer)



Apply by Phone  
**866-936-0602**

When applying, you'll need your GreenSky® Merchant ID.

<sup>1</sup> GreenSky® Program is a program name for certain consumer credit plans extended by participating lenders to borrowers for the purchase of goods and/or services from participating merchants. Participating lenders are federally insured, equal opportunity lender banks. GreenSky® is a registered trademark of GreenSky, LLC. GreenSky Servicing, LLC services the loans on behalf of participating lenders. NMLS #1416362

<sup>2</sup> Fixed APR during the life of the loan. Subject to credit approval. <sup>3</sup> Subject to credit approval. Interest is billed during the promotional period but all interest is waived if the purchase amount is paid in full within 12 months. There are no required minimum monthly payments during the promotional period. <sup>4</sup> Subject to credit approval. Fixed interest rate of 9.99% for 144 months. Payment example assumes one time \$10,000 purchase on approval date (APR 10.07%) with 1 payment of \$122.25, 5 payments of \$83.25, and 138 amortized payments of \$122.16. Payments assume Account Activation charge of \$39 applies and is due with first required payment. <sup>5</sup> Subject to credit approval. No downpayment. Fixed APR of 9.99% for 96 months. For each \$1,000 financed, 6 months of \$8.33 payments followed by 90 amortized payments of \$15.83.

### Pick the Plan That Is Right for You

#### Option 1<sup>3</sup>

No Interest if Paid in Full in **12** Months

Plan Number **2521**

#### Option 2<sup>4</sup>

**9.99%** Interest Rate for **144** Months

Plan Number **2749**

Project Cost	First Payment	Promotional Payments	Amortized Payments
\$ 5,000	\$ 80.62	\$ 41.62	\$ 61.08
\$ 10,000	\$ 122.25	\$ 83.25	\$ 122.16
\$ 15,000	\$ 163.87	\$ 124.87	\$ 183.24
\$ 20,000	\$ 205.50	\$ 166.50	\$ 244.32

#### Option 3<sup>5</sup>

**9.99%** Interest Rate for **96** Months

Plan Number **2786**

Project Cost	Promotional Payments	Amortized Payments
\$ 5,000	\$ 41.63	\$ 79.17
\$ 10,000	\$ 83.25	\$ 158.33
\$ 15,000	\$ 124.88	\$ 237.50
\$ 20,000	\$ 166.50	\$ 316.66

## FAQs

### Q: Why should I finance my project when I can pay cash or use a credit card?

Financing a project with a GreenSky® loan allows you to conserve both your money and your equity, and typically offers a lower interest rate than a credit card. GreenSky has many promotional offerings with deferred interest benefits, but without your having to pay out of pocket all at once.<sup>1</sup>

### Q: What type of credit is available?

GreenSky loans are unsecured loans with fixed interest rates. Unlike a revolving credit card, your non-promotional monthly payment amount is always the same.

### Q: Where can I use my loan?

Use your GreenSky Account Number to pay for services and products offered by the contractor with whom you apply.

### Q: How do I make a payment?

It's simple – pay online or by phone, or schedule automatic payments to be drafted from your bank account. The choice is yours. Apply today at [www.greensky.com/consumer](http://www.greensky.com/consumer) or call 866-936-0602.

### Q: How do I pay my contractor?

Once approved, you will be provided a loan agreement and issued a 16-digit account number and expiration date. When you want to pay, just provide these numbers to your contractor to process the purchase as if it were a credit card.

### Q: How long do I have to use my loan?

Once approved, you have six months to make your purchases.

### Q: When is my first payment due?

Depends on your plan. Many deferred interest plans don't require a payment during the promotional period. The first payment on a budget-minded plan is typically due approximately 30 days after the first purchase.

### Q: When does the Deferred Interest plan promotion window begin?

At the time of your first transaction.<sup>2</sup>

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<sup>2</sup> Interest is billed during the promotional period but all interest is waived if the entire loan amount is paid in full before the end of the promotional period.

## Contact GreenSky®

**Phone:** 1-866-936-0602

**Email:** [service@greenskycredit.com](mailto:service@greenskycredit.com)

**WWW** [GreenSky.com](http://GreenSky.com)



#### **Customer Service Hours**

**Monday – Saturday: 6am – 1am (ET)**

**Sunday: 8am – 12am (ET)**

