





# 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.¹

- 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



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

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

# Pick the Plan That Is Right for You

Option 1<sup>3</sup>

No Interest if Paid in Full in 6 Months

Plan Number 2511

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

9.99%	Interest R	ate for	84	Months
Plan Number	2727			
Project Cost	First Payment	Promotion Payment		mortized ayments
\$ 5,000	\$ 80.62	\$ 41.62	2 \$	87.41
\$10,000	\$ 122.25	\$ 83.25	5 \$	174.82
\$ 15,000	\$ 163.87	\$ 124.87	7 \$	262.23
	\$205.50	\$ 166.50		349.64

<sup>&</sup>lt;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>&</sup>lt;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 6 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 84 months. Payment example assumes one time \$10,000 purchase on approval date (APR 10.11%) with 1 payment of \$122.25, 5 payments of \$83.25, and 78 amortized payments of \$174.82. Payments assume Account Activation charge of \$39 applies and is due with first required payment.

### **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.1

### 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 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

www GreenSky.com



**Customer Service Hours** Monday - Saturday: 6am - 1am (ET) Sunday: 8am - 12am (ET)



