



## 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® is a loan 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, federal and state chartered financial institutions providing credit without regard to age, race, color, religion, national origin, gender or familial status. GreenSky® is a registered trademark of GreenSky, LLC. GreenSky, LLC and its wholly-owned subsidiaries service 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. No downpayment. Fixed APR of 0.00% for 24 months. Actual payments based on usage. If full credit taken on approval date, payments for 6 month promo will be \$41.67, followed by 18 monthly payments of \$41.67 for each \$1000 financed. If transaction is later, the 18 monthly payments could be as high as \$55.56. <sup>4</sup> Subject to credit approval. No downpayment. Fixed APR of 0.00% for 48 months. Actual payments based on usage. If full credit taken on approval date, payments for 6 month promo will be \$20.83, followed by 42 monthly payments of \$20.83 for each \$1000 financed. If transaction is later, the 42 monthly payments could be as high as \$23.81. <sup>5</sup> Subject to credit approval. No downpayment. Fixed APR of 0.00% for 60 months. Actual payments based on usage. If full credit taken on approval date, payments for 6 month promo will be \$16.67, followed by 54 monthly payments of \$16.67 for each \$1000 financed. If transaction is later, the 54 monthly payments could be as high as \$18.52.

### Pick the Plan That Is Right for You

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

<b>0%</b>	Interest Rate for	<b>24</b>	Months
Plan Number	<b>6124</b>		
<b>Project Cost</b>	<b>Promotional Payments</b>	<b>Amortized Payments</b>	
\$ 5,000	\$ 0	\$ 277.78	
\$ 10,000	\$ 0	\$ 555.56	
\$ 15,000	\$ 0	\$ 833.34	
\$ 20,000	\$ 0	\$ 1,111.12	

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

<b>0%</b>	Interest Rate for	<b>48</b>	Months
Plan Number	<b>6148</b>		
<b>Project Cost</b>	<b>Promotional Payments</b>	<b>Amortized Payments</b>	
\$ 5,000	\$ 0	\$ 119.05	
\$ 10,000	\$ 0	\$ 238.10	
\$ 15,000	\$ 0	\$ 357.15	
\$ 20,000	\$ 0	\$ 476.20	

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

<b>0%</b>	Interest Rate for	<b>60</b>	Months
Plan Number	<b>6160</b>		
<b>Project Cost</b>	<b>Promotional Payments</b>	<b>Amortized Payments</b>	
\$ 5,000	\$ 0	\$ 92.60	
\$ 10,000	\$ 0	\$ 185.19	
\$ 15,000	\$ 0	\$ 277.78	
\$ 20,000	\$ 0	\$ 370.38	

## 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)

