



## Home Improvement Financing to Fit Your Needs

The GreenSky<sup>®</sup> 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.

### Quick, Paperless Application Process



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



Credit limits up to \$100,000<sup>1</sup>

Friendly customer service

Affordable payment options

Fast approvals

Multiple ways to make a payment

Here is an Example of the Plans We Offer<sup>1</sup>.

| Plan Number             | APR           | Months    |
|-------------------------|---------------|-----------|
| <b>2720<sup>2</sup></b> | <b>10.99%</b> | <b>84</b> |

| Project Cost  | Amortized Payments |
|---------------|--------------------|
| <b>\$ 10k</b> | <b>\$ 171.17</b>   |

Reduced Rate 10.99% for 84 Months

<sup>1</sup>Subject to credit approval. <sup>2</sup>Subject to credit approval. Fixed APR of 10.99% for 84 months. Payment example: for \$10,000 purchase on approval date, 84 payments of \$171.17. No downpayment.

# Frequently Asked Questions

## 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 APR 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.

## Q: What type of credit is available?

GreenSky loans are unsecured loans with fixed APRs. 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. Call 866-936-0602.

## Q: How do I pay my contractor?

When you authorize your contractor to process a payment, you will receive a text message or email to approve the transaction.

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

Once approved, you have four or six months, depending on your plan 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>3</sup>

## Contact GreenSky®



Phone | 866-936-0602  
Email | [service@greensky.com](mailto:service@greensky.com)  
Web | [www.GreenSky.com](http://www.GreenSky.com)



**CUSTOMER SERVICE HOURS**  
Sunday – Saturday: 8am – 10pm (ET)

<sup>3</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.

Credit is subject to approval. This is not a commitment to lend. GSKY program disclosure: 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 or 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 Servicing, LLC services the loans on behalf of participating lenders. GreenSky, LLC and GreenSky Servicing, LLC are subsidiaries of Goldman Sachs Bank USA. All rights reserved. Loans originated by Goldman Sachs are issued by Goldman Sachs Bank USA, Salt Lake City Branch. NMLS #1416362, [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

