

# 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>

## Quick, Paperless Application Process



Apply by Phone  
866-936-0602

Credit limits up to \$65,000<sup>2</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>3</sup>.

Interest Rate for	Months	Plan Number	
<b>9.99%</b>	<b>120</b>	<b>2740</b>	
Project Cost	APR	Intro Payment	Post Promo Payment
\$ 5k	10.17%	\$105.04	\$66.04
\$ 10k	10.08%	\$171.09	\$132.09
\$ 15k	10.05%	\$237.14	\$198.14
\$ 20k	10.04%	\$303.19	\$264.19

<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>Subject to credit approval. <sup>3</sup>Subject to credit approval. Fixed interest rate of 9.99% for 120 months. Payment example assumes one time \$10,000 purchase on approval date (APR 10.08%) with 1 payment of \$171.09 and 119 payments of \$132.09. Payments assume Account Activation charge of \$39 app.



## 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 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. 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 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>2</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>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>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.