



# Home Improvement Financing to Fit Your Needs

The GreenSky<sup>®</sup> Loan Program's focus is simple – to help you achieve the home of your dreams! The GreenSky<sup>®</sup> Program offers a streamlined and convenient way to pay for many home improvement projects.

- ✔ **Select Plan Option**  
Easy, Paperless Application
- ✔ **Apply via the Mobile App**  
Or by Phone: 866-936-0602
- ✔ **Fast Credit Decision**  
For more information visit [GreenSky.com](http://GreenSky.com)

## No Interest if Paid in Full Within 12-Month Promo Period, With No Payments Required

Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.

| Plan#             | APR             | Promo Period | Example Project Cost                           | \$5K     | \$10K    | \$15K    | \$20K    |
|-------------------|-----------------|--------------|--|----------|----------|----------|----------|
| 2521 <sup>1</sup> | 15.85% - 21.19% | 12 Months    | After Promo Period,<br>84 Monthly Payments of: | \$141.41 | \$282.80 | \$424.21 | \$565.60 |

## No Interest if Paid in Full Within 15-Month Promo Period, With Payments Required

Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.

| Plan#             | APR             | Promo Period | Example Project Cost                           | \$5K     | \$10K    | \$15K    | \$20K    |
|-------------------|-----------------|--------------|--|----------|----------|----------|----------|
| 4158 <sup>2</sup> | 17.99% - 24.99% | 15 Months    | After Promo Period,<br>69 Monthly Payments of: | \$126.53 | \$253.05 | \$379.58 | \$506.11 |

## Fixed Rate 11.99% APR for 180 Months

| Plan#             | APR    | Months     | Example Project Cost     | \$5K    | \$10K    | \$15K    | \$20K    |
|-------------------|--------|------------|--------------------------|---------|----------|----------|----------|
| 1519 <sup>3</sup> | 11.99% | 180 Months | 180 Monthly Payments of: | \$59.98 | \$119.95 | \$179.93 | \$239.90 |

## 8.94% APR Based on 0% Interest Rate During 6-Month Promo Period, Followed By 9.99% Fixed Interest Rate

| Plan#             | APR   | Promo Period | Example Project Cost                            | \$5K    | \$10K    | \$15K    | \$20K    |
|-------------------|-------|--------------|---|---------|----------|----------|----------|
| 1069 <sup>4</sup> | 8.94% | 6 Months     | After Promo Period,<br>120 Monthly Payments of: | \$66.05 | \$132.10 | \$198.14 | \$264.19 |

# Frequently Asked Questions About the GreenSky® Program

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

Financing a project may allow you to spread out the expense and enable increased buying power to fulfill your ideal project.

## Q: What type of credit is available?

GreenSky® Program loans are unsecured installment loans with APRs that become fixed once the loan enters its amortization period.

## Q: Where can I use my loan?

Working with a GreenSky® Merchant, qualified applicants can use loans to pay for products and services to complete their residential project.

## Q: How do I pay my contractor?

After your contractor requests a payment, you will receive a text message or email to authorize the transaction.

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

Once approved, and depending on your plan, you typically have up to six months to make your purchases and approve transactions. Please refer to your loan agreement for details.

## Q: When is my first payment due?

It depends on your loan plan. There are a range of plans available through the GreenSky® Program, some of which offer deferred or reduced payments during a promotional period. Since plan types may vary, however, you should refer to your loan agreement for specific loan terms.

There is no prepayment penalty for early loan payoff.

## Q: How do I make a payment?

It's simple – pay online in the customer portal or by phone, or schedule automatic payments to be drafted from your bank account. The choice is yours.

Contact  
GreenSky®



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



### CUSTOMER SERVICE HOURS (ET)

Monday – Friday: 8 a.m. – 10 p.m.

Saturday: 8 a.m. – 8 p.m.

Sunday: 10 a.m. – 8 p.m.

<sup>1</sup> **Plan 2521.** Subject to credit approval. Rates range from 15.85% - 21.19% APR (interest rates range from 17.99% - 24.99%). Only well-qualified applicants will receive an APR of 15.85%; some applicants may not qualify. Loan amount and rate will vary based on your income and creditworthiness. 12 month promotional period ("Promo Period") during which interest is billed but will be waived if the amount financed is paid in full before Promo Period expires. Monthly payments are not required during the Promo Period. Any unpaid balance and amounts owed after Promo Period will be paid over 84 monthly payments. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every \$1,000 financed at a fixed interest rate of 24.99%, 12 monthly payments of \$0 followed by 84 monthly payments of \$28.29. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.

<sup>2</sup> **Plan 4158.** Subject to credit approval. Rates range from 17.99% - 24.99% APR. Only well-qualified applicants will receive an APR of 17.99%; some applicants may not qualify. Loan amount and rate will vary based on your income and creditworthiness. 15 month promotional period ("Promo Period") during which interest is billed but will be waived if the amount financed is paid in full before Promo Period expires. Monthly payments are required during the Promo Period, but making only the required monthly payments will not pay off the amount financed by Promo Period expiration date. Any unpaid balance and amounts owed after Promo Period will be paid over 69 monthly payments. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at 24.99% APR, 84 monthly payments of \$25.30. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.

<sup>3</sup> **Plan 1519.** Subject to credit approval. Loan term is 180 months at fixed rate of 11.99% APR. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at 11.99% APR, 180 monthly payments of \$12.00. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.

<sup>4</sup> **Plan 1069.** Subject to credit approval. 8.94% APR based on 0.00% promotional interest rate for 6 months ("Promo Period") followed by fixed interest rate of 9.99% for 120 months based on the amount financed and other amounts owed. Monthly payments are not required during the Promo Period. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every \$1,000 financed, 6 monthly payments of \$0.00 at an interest rate of 0%, followed by 120 monthly payments of \$13.21 at a fixed interest rate of 9.99%. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.

GreenSky® program consumer loans are made by Synovus Bank, Member FDIC, NMLS #408043, without regard to age, race, color, religion, national origin, gender, disability, or familial status. GreenSky Servicing, LLC ("GSS", NMLS #1416362, [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) is a financial technology company that manages the GreenSky® program by supporting originations and servicing the loans on behalf of banks and other financial institutions that make or hold program loans. GreenSky® is a registered trademark of GreenSky, LLC and is licensed to banks and other financial institutions for their use in connection with the GreenSky® program. GreenSky LLC and GSS are not lenders. All credit decisions and loan terms are determined by program lenders.

