



# Home Improvement Financing to Fit Your Needs

The GreenSky® Loan Program’s focus is simple — to help you achieve the home of your dreams! From deferred interest promotional plans to flexible monthly payment options, our loans are a streamlined and convenient way to pay for many home improvement projects.

## Select Plan Option

Easy, Paperless Application

OR

## Apply by Phone

### 866-936-0602

Fast Credit Decision



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

Friendly customer service

Flexible payment options

Fast credit decisions

Multiple ways to make a payment

12.42% APR based on 0% interest rate during 6-month Promo Period, followed by 13.99% fixed interest rate.

### Plan & Payment Example<sup>2</sup>

APR	Project Cost	After Promo Period, 120 Monthly Payments of
<b>12.42%</b>	<b>\$ 5k</b>	<b>\$ 77.60</b>
Promo Period (Months)	<b>\$ 10k</b>	<b>\$ 155.20</b>
<b>6</b>	<b>\$ 15k</b>	<b>\$ 232.80</b>
Plan #	<b>\$ 20k</b>	<b>\$ 310.40</b>
<b>1063</b>		

Plan 1063. 1. Subject to credit approval. 2. 12.42% APR based on 0.00% promotional interest rate for 6 months ("Promo Period") followed by fixed interest rate of 13.99% 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% APR, followed by 120 monthly payments of \$15.52 at a fixed interest rate of 13.99%. 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. Financing for the GreenSky® consumer loan program is provided by Equal Opportunity Lenders. GreenSky® is a registered trademark of GreenSky, LLC, a subsidiary of Goldman Sachs Bank USA. NMLS #1416362. Loans originated by Goldman Sachs are issued by Goldman Sachs Bank USA, Salt Lake City Branch. NMLS #208156. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).

# 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 may allow you to take advantage of a range of options, such as no interest when paid in full within the promotional period and no payments due for 12 months, or it may allow you to spread out the expense with flexible monthly payments.

## 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?

During the purchase window, 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 in the customer portal](#) or by phone, or schedule automatic payments to be drafted from your bank account. The choice is yours.

## Q: How do I pay my contractor?

After your contractor requests 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, and depending on your plan, you typically have up to six months to make your purchases and approve transactions.

## Q: When is my first payment due?

There are a range of plans and some may offer promotional periods in which you are required to make only a minimum monthly payment or even no payment. Other plan types will have different requirements. Your contractor can work with you to provide the details needed to find the plan that's best for you.

## Q: Where applicable, when does the Deferred Interest plan<sup>3</sup> promotion window begin?

It begins at the time of your first transaction.

## 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)

3. 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.

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