



# The power to close more deals. Faster.

The GreenSky® Loan Program<sup>1</sup> is a leader in home improvement financing. Trusted by thousands of contractors in the U.S., we provide consumer financing options to help you close more sales and grow your business.

## How the GreenSky® Loan Program Works

- 1 Customer Applies**  
No paperwork required.  
Customer applies by mobile app, online or by phone.
- 2 Customer Gets Approved**  
Credit decisions delivered within seconds. Approved customer receives account number.
- 3 You Get Funded**  
Process account number just like you would a regular credit card.



**Fast and Paperless Mobile App**  
Available on the App Store or on Google Play.

## Close More Sales



- No payment, No interest if paid in full within the promo period<sup>2</sup>
- Credit limits up to \$55,000<sup>3</sup>
- High approval rates<sup>3</sup>

## Get Paid Faster<sup>4</sup>



- Immediate funding upon authorization
- No paperwork, completion certificates or sales contracts required

## Delight Your Customers



- Paperless application process<sup>4</sup>
- Decisions in seconds
- GPS-enabled mobile app

**Apply Now to Get Started Today!**

[greensky.com/apply](https://greensky.com/apply) | 1.800.357.1558

<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/providers. 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. Based on GreenSky® Program internal analytics. <sup>2</sup>Subject to credit approval. 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. <sup>3</sup>Fixed APR during the life of the loan. Subject to credit approval. <sup>4</sup>See Operating Instructions at [greensky.com/merchantagreement](https://greensky.com/merchantagreement) LICENSES: NMLS #1416362; CT SLC-1416362; NJ MT #1501607 C22



# GreenSky® vs. the Competition

	GreenSky®	Competitor 1	Competitor 2	Competitor 3
<b>Close More Deals</b>				
Credit Limit <sup>1</sup>	\$55,000	\$30,000	\$55,000	\$25,000
Mobile App	✓	✗	✓	✗
Deferred Interest and No Payments <sup>2</sup>	✓	✗	✓	✗
<b>Flexible Funding</b>				
Get Paid Faster	Staged - Up to 20% Upfront	Payment Upon Completion	Payment Upon Completion to Most Partners	Payment Upon Completion
No Enrollment Fee	✓	✗	✗	✗
Borrower Use of Funds	Merchant Only	Anywhere	Merchant Only	Anywhere
<b>Experience Simplicity</b>				
Paperless Process <sup>3</sup>	✓	✗	✗	✗
No Certificate of Completion Required	✓	✗	✗	✗
No Sales Contract Required	✓	✗	✗	✗

## About GreenSky®

- Headquartered in Atlanta, GA
- Full-service helping customers by helping you drive sales
- Originating and servicing over \$8 billion consumer loans in all 50 states via mobile and online transactions
- Trusted by over 16,000 business owners and retailers in the U.S.
- Payment options for all types of buyers
- Financing for the GreenSky® Loan Program<sup>1</sup> is provided by a network of federally insured, federal and state chartered institutions

<sup>1</sup>Fixed APR during the life of the loan. Subject to qualifying credit approval. <sup>2</sup>Subject to qualifying credit approval. Interest accrues 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. <sup>3</sup>See Operating Instructions at [greensky.com/merchantagreement](https://greensky.com/merchantagreement)  
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