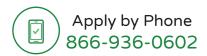


# Home Improvement Financing to Fit Your Needs

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.¹

## Quick, Paperless Application Process



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>.







¹GreenSky® 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. Interest is billed during the promotional period but all interest is waived if the purchase amount is paid in full within 6 months. There are no required minimum monthly payments during the promotional period.



When applying, you'll need your GreenSky Contractor Number.

81067750



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Apply by Phone 866-936-0602

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Interest Rate for	Months	Plan Number
9.99%	96	2786
Project Cost	First Payment	Amortized Payments
\$ 5k	\$ 114.85	\$ 75.85
\$ 10k	\$ 190.69	\$ 151.69
\$ 15k	\$ 266.54	\$ 227.54
\$ 20k	\$ 342.38	\$ 303.38



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<sup>2</sup>Subject to credit approval. <sup>3</sup>Subject to credit approval. Fixed interest rate of 9.99% for 96 months. Payment example assumes one time \$10,000 purchase on approval date (APR 10.10%) with 1 payment of \$190.68 followed by 95 amortized payments of \$151.68. Payments assume Account Activation charge of \$39 applies and is due with first required payment.



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## 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.1

#### 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 six months 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 More Space Place Austin**

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### Contact GreenSky®



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