

## 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! Our program offers a streamlined and convenient way to pay for many home improvement projects.

### Select Plan Option

Easy, Paperless Application

OR

### Apply via Mobile App

or by Phone: 866-936-0602

### Fast Credit Decision

For more information, visit [GreenSky.com](https://www.GreenSky.com)



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



Friendly customer service



Fast credit decisions



Multiple ways to make a payment

**Fixed Rate 7.99% – 19.99% APR  
(Based on Creditworthiness) for 120 Months**

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

APR	Project Cost	120 Monthly Payments of
<b>7.99% – 19.99%</b>	<b>\$ 5k</b>	<b>\$ 96.60</b>
Months	<b>\$ 10k</b>	<b>\$ 193.20</b>
<b>120</b>	<b>\$ 15k</b>	<b>\$ 289.80</b>
Plan #	<b>\$ 20k</b>	<b>\$ 386.40</b>
<b>9992</b>		

<sup>1</sup>Subject to credit approval. <sup>2</sup>Plan 9992. Subject to credit approval. Loan term is 120 months and rates range from 7.99% – 19.99% APR. Loan amount and rate will vary based on your income and creditworthiness. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at 19.99% APR, 120 monthly payments of \$19.32. 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.

# 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  
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Web | [GreenSky.com](https://www.GreenSky.com)



**Customer Service Hours (ET)**  
**Saturday & Sunday: 8 am – 11 pm**  
**Monday – Friday: 8 am – 12 am**

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.



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Multiple ways to make a payment

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

APR	Project Cost	After Promo Period, 69 Monthly Payments of
17.99% - 24.99%	\$ 5k	\$ 126.50
Promo Period (Months)	\$ 10k	\$ 253.00
15	\$ 15k	\$ 379.50
Plan #	\$ 20k	\$ 506.00
4158		

<sup>1</sup>Subject to credit approval. <sup>2</sup>Plan 4158. Subject to credit approval. Rates range from 17.99% - 24.99% APR. 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.

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Multiple ways to make a payment

Fixed Rate 10.99% APR for 84 Months

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

APR	Project Cost	84 Monthly Payments of
<b>10.99%</b>	<b>\$ 5k</b>	<b>\$ 85.60</b>
Months	<b>\$ 10k</b>	<b>\$ 171.20</b>
<b>84</b>	<b>\$ 15k</b>	<b>\$ 256.80</b>
Plan #	<b>\$ 20k</b>	<b>\$ 342.40</b>
<b>2720</b>		

<sup>1</sup>Subject to credit approval. <sup>2</sup>Plan 2720. Subject to credit approval. Loan term is 84 months at fixed rate of 10.99% APR. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at 10.99% APR, 84 monthly payments of \$17.12. 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.

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