



Home Improvement Financing to Fit Your Needs

The GreenSky® program's focus is simple. We want 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

- Credit limits up to \$55,000²
- Fast approvals
- No prepayment penalties
- Friendly customer service
- Multiple ways to make a payment

Quick, Paperless Application Process



Apply Online
greenskycredit.com/consumer



Apply by Phone
866-936-0602

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

81009481

Pick the Plan That Is Right for You Option 1³

12 Months Deferred Interest and No Payments

Plan Number **3128**

Option 2⁴

9.99 APR for **84** Months

Plan Number **1187**

Project Cost	Interest-Only Payments	Amortized Payments
\$ 5,000	\$ 41.63	\$ 86.62
\$10,000	\$ 83.25	\$ 173.25
\$15,000	\$ 124.88	\$ 259.87
\$20,000	\$ 166.50	\$ 346.49

Option 3⁵

9.99 APR for **120** Months

Plan Number **1209**

Project Cost	Interest-Only Payments	Amortized Payments
\$ 5,000	\$ 41.63	\$ 67.73
\$10,000	\$ 83.25	\$ 135.46
\$15,000	\$ 124.88	\$ 203.19
\$20,000	\$ 166.50	\$ 270.92

¹ Financing for GreenSky® consumer credit programs is provided by federally insured, federal and state chartered financial institutions without regard to race, color, religion, national origin, sex, or familial status.

² Fixed APR during the life of the loan. Subject to qualifying credit approval.

³ Subject to qualifying credit approval. Interest accrues during the promotional period but all interest is waived if the purchase amount is paid in full within 12 months.

⁴ Subject to credit approval. No downpayment. Fixed APR of 9.99% for 84 months. Based on each \$1,000 financed, 5 payments of \$8.33 followed by 79 amortized payments of \$17.32.

⁵ Subject to credit approval. No downpayment. Fixed APR of 9.99% for 120 months. Based on each \$1,000 financed, 5 payments of \$8.33 followed by 115 amortized payments of \$13.55.

FAQs

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

Financing a project with GreenSky® 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 does GreenSky offer?

We offer 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. And there is never a penalty for paying off your loan early. Apply today at www.greenskycredit.com/consumer or 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 four 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.²

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² 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.

Contact GreenSky®

Phone: 1-866-936-0602

Email: service@greenskycredit.com

WWW

[GreenSkyCredit.com](http://www.greenskycredit.com)



Customer Service Hours

Monday – Saturday: 6am – 1am (ET)

Sunday: 8am – 12am (ET)

Contact First State Building & Design

Phone: 302-898-5183

Website: www.fsbdc.com

