

# GreenSky

Home Improvement Financing  
To Fit Your Needs

## 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 same as cash benefits, but without you having to pay out of pocket all at once.

**Q: What type of credit does GreenSky offer?**

We offer unsecured loans with fixed interest rates. Unlike a revolving credit card your monthly payment amount is always the same. You can also pay off your loan at anytime without any penalties.

**Q: Where can I use my loan?**

Use your GreenSky Account Number to pay for services and products offered by the Dealer 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](http://www.greenskycredit.com/consumer) or call 866-936-0602

**Q: How do I pay my contractor?**

Once approved you will be 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. No interest, no payment plans don't require a payment until the end of the promotion period. The first payment on a fixed rate plan is typically due approximately 30 days after the first purchase.

**Q: When does the No Interest with Payment plan promotion window begin?**

At the time of approval (*for plan 3128*), or at the time of your first transaction (*for plan 4123*).

CONSUMER CREDIT PLANS

WE WOULD LIKE TO HELP!

BEFORE YOU  
BEGIN YOUR PROJECT

[www.sb.salaska.com](http://www.sb.salaska.com)

**Spenard Builders Supply**



*Talk to a Design Specialist  
today to get started!*

Spenard Builders Supply is a proud supplier of quality building materials, offering professional service along with local expertise. Selections may vary, but no matter where you are in Alaska, you can count on your local SBS to have the right products and consumer credit plan to complete your next new home project or remodel.

CONSUMER  
CREDIT  
PLANS

*Talk to a Design Specialist  
today to get started!*

**Spenard Builders Supply**



*Your Dream Kitchen  
may be closer  
than you think...*



# CONSUMER CREDIT PLANS

**Spenard Builders Supply**



## GreenSky

### Home Improvement Financing To Fit Your Needs

At GreenSky, our focus is simple. We want to help you create the home of your dreams. From same as cash promotions to affordable fixed rate options, our loans are an easy and convenient way to pay for any home improvement project.

- Credit Limits up to \$55,000
- Quick and easy paperless application process
- Fast approvals
- No prepayment penalties
- Friendly customer service
- Multiple ways to make a payment

### Quick & Easy Application Process



Apply Online  
[www.greenskycredit.com/consumer](http://www.greenskycredit.com/consumer)



Apply by Phone  
866-936-0602

When applying, you'll need your contractor's GreenSky Dealer Number

### Programs

#### GreenSky Credit Products At A Glance

We have a wide variety of credit products that delight customers and help you close more deals.

#### Pick The Plan\*

**12** Months No Interest and No Payments  
Plan Number **3128**

**12** Months No Interest and No Payments  
Plan Number **4123**

**9.99%\*\*** APR for **120** Months  
Plan Number **1209**

Project Cost	Monthly Payment**
\$10,000	\$135
\$20,000	\$271
\$30,000	\$406
\$40,000	\$542

\*Subject to qualifying credit approval. Minimum monthly payments during promotion period. All interest is waived if the purchase amount is paid in full within 12 months.

\*\*This tool is for estimation purposes only. Actual APR and payment may be different. Ask your Sales Consultant about available options.

\*However, as a contractor you have numerous programs in which to choose.

SBS is proud to offer the latest colors, styles and options from top cabinet manufacturers. Offering personalized service and free estimates from one of our Design Specialists, to help turn your dream kitchen into reality with a consumer credit plan.

**FOR THE EXPERT ADVICE YOU NEED, CALL OR STOP BY TODAY!**



**GreenSky**

### Contacting GreenSky



Customer Service Hours  
Monday – Saturday: 6:00 a.m. – 1:00 a.m. EST  
Sunday: 8:00 a.m. – 1:00 a.m. EST

WWW

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