



## 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.<sup>1</sup>

• Credit limits up to \$55,000<sup>2</sup>

• Fast approvals

• No prepayment penalties

• Friendly customer service

• Multiple ways to make a payment

• Affordable payment options

### Quick, Paperless Application Process



Apply Online  
[greensky.com/consumer](https://greensky.com/consumer)



Apply by Phone  
**866-936-0602**

When applying, you'll need your GreenSky® Merchant ID.

**81035630**

### Your Plan<sup>3</sup>

<b>9.99</b>	APR for	<b>96</b>	Months
Plan Number	<b>1969</b>		
<b>Project Cost</b>	<b>Interest-Only Payments</b>	<b>Amortized Payments</b>	
\$ 5,000	\$ 41.63	\$ 78.58	
\$10,000	\$ 83.25	\$ 157.16	
\$15,000	\$ 124.88	\$ 235.74	
\$20,000	\$ 166.50	\$ 314.31	

LICENSES: NMLS #1416362; CT SLC-1416362; NJ MT #1501607 C22

<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.

<sup>2</sup> Fixed APR during the life of the loan. Subject to credit approval.

<sup>3</sup> Subject to credit approval. Fixed APR of 9.99% for 96 months. For each \$1,000 financed, 5 payments of \$8.33 followed by 91 amortized payments of \$15.72.

## FAQs

### 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.<sup>1</sup>

### 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. And there is never a penalty for paying off your loan early. Apply today at [www.greensky.com/consumer](http://www.greensky.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.<sup>2</sup>

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<sup>2</sup> 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.

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## Contact GreenSky®

Phone: 1-866-936-0602

Email: [service@greenskycredit.com](mailto:service@greenskycredit.com)

WWW [GreenSky.com](http://GreenSky.com)



#### Customer Service Hours

**Monday - Saturday: 6am - 1am (ET)**

**Sunday: 8am - 12am (ET)**

## Contact Horizon Structures

Phone: 610-593-7710

Website: [www.horizonstructures.com](http://www.horizonstructures.com)

