



Marketing Compliance Guide

HOME IMPROVEMENT

Last Updated 10/3/2024



Table of Contents

- 1. [Overview](#) 3
- 2. [Asset Submission Guidelines](#) 4
- 3. [GreenSky Financing Plans](#) 5
- 4. [GreenSky Commitment to Fair & Responsible Marketing Practices](#) 6
- 5. [Regulatory Overview \(TILA, UDAAP, Reg B, FCRA, GLBA\)](#) 7
- 6. [Disclosure Guidance for Headlines](#) 11
- 7. [Marketing Do’s and Don’ts](#) 12
- 8. [Advertising Requirements by Channel](#) 14
- 9. [Advertising Requirements by Plan](#) 15





GreenSky Marketing Compliance Guides – Overview

- The GreenSky Consumer Loans Marketing Compliance Guides applies to all marketing and advertising that promotes GreenSky's home improvement financing plans. This updated edition:
 - Replaces any prior editions of this document.
 - Includes example advertisements by plan and by channel to illustrate how to comply with these guidelines.
 - Provides new required disclosures per plan.
 - Outlines the marketing review process, timelines and expectations.
- These guidelines are for Merchant use only and are specific to the GreenSky Home Improvement Financing program. This guide should not be given to outside parties, including other credit providers, Customers or prospective Customers.
- **THIS DOCUMENT DOES NOT CONSTITUTE LEGAL ADVICE.** GreenSky does not provide legal advice to Merchants. You are responsible for compliance with all laws and regulations applicable to advertising **your** products and services. Please consult with your attorney for independent legal advice about how to advertise your products and services in compliance with the law.





Merchant Marketing Submission Guidelines

- To ensure compliance, it's critically important that you send all marketing materials to GreenSky for review before publishing. Submit to your Client Growth Manager or your dedicated GreenSky sales representative. This includes all marketing asset types and formats.
- Our response may include required changes. The marketing asset with changes enacted must then be resubmitted for final approval.
- The advertising guidelines are subject to change, so please check the GreenSky website when creating your advertising to make sure you are referencing the current version of this document.
- Monthly compliance audits will be conducted to ensure advertising requirements are being met and maintained.
- The GreenSky logo is a registered trademark of GreenSky and may only be used with written permission from GreenSky. Email your Client Growth Manager to provide details on how and where the logo will be featured, and to obtain permission for use.





GreenSky Financing Plans

Plan Type	Unique Aspects of These Plan Types
Deferred Interest Plans <ul style="list-style-type: none">• No/No: Interest is charged to loan during promotional period but is waived if amount financed is paid in full before promo period expires; no minimum payments required during promotional period.• No/Yes : Interest is charged to loan during promotional period but is waived if amount financed is paid in full before promo period expires AND the Customer has made all minimum payments on time during the promo period; minimum payments are required during promo period.	<ul style="list-style-type: none">• Deferred interest plans are NOT a 0% APR promotion. Interest is being charged to the account every month during the promo period at the loan contract rate.• You cannot advertise a monthly payment for these plans (e.g., “as low as \$79/month”) due to promo period.• This interest-waiver plan type benefits the customer only if account is paid off before end of promo period by either (1) voluntarily paying more than the minimum monthly payment each month (for No/Yes plans), or (2) make a lump sum payment before the end of the promotional period to pay off the loan in full.• No/Yes Plans: Minimum monthly payments are required; however, paying <u>only</u> the minimum payment each month will <u>not</u> pay off the purchase balance within the promo period. If Customer fails to make minimum monthly payments on-time during promo period, they may lose the interest –waiver benefit, even if loan is paid in full at end of promo.
Zero Interest Loans (or ZIL)	<ul style="list-style-type: none">• 0% is the contract interest rate applied for the full loan term.• Equal monthly payments required during the loan beginning the first month after the purchase window expires.• Payments may be required during purchase window.
Fixed Rate	Most fixed rate plans require minimum monthly payments during the introductory period/purchase window. At end of introductory period/purchase window period, monthly payments will be recalculated based on the outstanding loan balance.
Mixed Rate	A mixed rate plan has two different <u>interest rates</u> during the life of the loan – the first is referred to as a “promotional interest rate”. Important to note that when promoting this type of plan, you can only advertise the APR, which is calculated based on the full loan term. The APR and interest rate will <u>NOT</u> be the same for these loans due to the promotional interest rate period, because the APR is calculated based on the full loan term.



Commitment to Fair & Responsible Marketing Practices

GreenSky is committed to ensuring that all Customers and prospective credit applicants are treated fairly throughout the entire lending process – and it starts with Marketing. We expect our Merchants to share this commitment and responsibility to ensure fair, transparent and inclusive sales and advertising practices, which means:

- Complying with laws and regulations that prohibit discrimination and unfair, deceptive or abusive practices, such as the Truth in Lending Act (TILA), Unfair, Deceptive and Abusive Acts & Practices (UDAAP), the Equal Credit Opportunity Act (ECOA), the CAN-SPAM Act and the Americans with Disabilities Act (ADA).
- Reviewing your advertising and marketing on a regular basis to ensure it doesn't promote negative or harmful social stereotyping or prejudice and does not discriminate against credit applicants based on race, color, religion, creed, national origin, sex, sexual orientation, gender identity or expression, marital status, familial status, handicap, disability, age (provided the consumer has the capacity to contract), status as a victim of domestic violence, military status, and/or receipt of income from public assistance.
- Carefully analyzing word choice, imagery or marketing channels and locations where ads are published to ensure ads include a balanced and inclusive representation of all credit applicants as well as housing types, neighborhoods and income groups. It also means avoiding words or images that promote stereotypical roles or characteristics that are commonly associated with a particular gender, race or ethnicity.
- Offering financing options to all consumers on a fair and consistent basis.



Regulatory Overview

Financial Services is a highly regulated industry. As the advertiser of the GreenSky® Program, you are responsible for complying with the law.

Regulation	What it Means
Truth In Lending Act (TILA) & Regulation Z (see, 12 C.F.R. § 1026.24).	Federal law requires the consumer receive true and accurate information about the loan they are applying for. Ensure your customer receives all required verbal disclosures and written materials, including application disclosures and authorizations and, if approved, the loan agreement.
UDAAP (Unfair, Deceptive and Abusive Acts & Practices) laws	Advertised terms and disclosures should be accurate and not misleading. The FTC's "four Ps" test can assist in the evaluation of whether a representation, omission, act, or practice is likely to mislead: prominence, presentation, placement, and proximity.
Reg B (Equal Credit Opportunity Act)	Sales and Marketing practices should be inclusive and equally accessible to all consumers and should not be structured or presented in a way that excludes consumers on the basis of race, color, religion, creed, national origin, sex, sexual orientation, gender identity or expression, marital status, familial status, handicap, disability, age (provided the consumer has the capacity to contract), status as a victim of domestic violence, military status or receipt of income from public assistance.
Fair Credit Reporting Act	Make sure the customer understands that if they are prequalified for a loan, this means that a soft inquiry has been placed on their credit report, which has no impact on his or her credit score. Although prequalified, customers will not necessarily be approved for the loan and must still submit a completed application. Only when the customer submits the application, will a hard inquiry will be placed on their credit report, which could impact their credit score.
Gramm-Leach-Bliley Act	All consumer information associated with the loan program must be maintained securely. Do not access, use, or share consumer information except as necessary to fulfill your job responsibilities. Immediately escalate any unauthorized sharing, use, or disclosure of consumer information to GreenSky.



Key TILA Advertising Provisions for Closed-End Credit

- **Advertised terms must be available.** This means no bait and switch. If you advertise a specific GreenSky financing plan, you must offer customers an opportunity to apply for that plan. It also requires that you proofread every ad to make sure the disclosure matches the financing plan advertised.
- **Required disclosures must be clear and conspicuous.** Disclosures should be provided in a reasonably understandable form, which means easily noticed, understood and in close proximity to the financing claim.
- **Advertisement of the finance charge must state the APR, not the interest rate.** If both the APR and interest rate are being promoted, the APR must be stated more conspicuously than the interest rate. For example, the interest rate cannot be disclosed before the APR, nor can it be displayed in a larger font than the APR. Remember, the Annual Percentage Rate is the annual cost of a loan, and it is not always the same as the interest rate. The APR will be lower than the interest rate for certain plans that have promotional periods with no interest for specified periods of time.
- **Trigger terms = More disclosure.** Specific terms of credit called trigger terms require additional information, even if the trigger term is not stated explicitly but may be readily determined from the advertisement.



Examples follow, next page



If your advertisement mentions any of these terms of credit (trigger terms), the TILA requires full plan disclosure that includes the full terms of repayment.

Trigger Terms

Number of Payments

Period of Repayment

Monthly Payment Amount

Finance Charge

Down Payment Amount or Percentage



Trigger Term Examples

- ✓ **18 months:** No payments and no interest if paid in full
- ✓ No payments, no interest if paid in full within **24 months**
- ✓ No payments for **12 months**
- ✓ **9.99% APR** for **48 months**
- ✓ 0% APR for **60 months** (*only for ZIL loan marketing)
- ✓ **60 months:** No-interest financing

(Note: *0% APR, “Zero Interest” and “No Interest” are not considered trigger terms for ZIL loan marketing only).



Example TILA Trigger Term Disclosures



No Interest if Paid in Full in 12 Months¹

Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.

Trigger terms require this longer plan disclosure:

¹[Plan XXXX]. Subject to credit approval. [X.XX]% APR (Interest rate of [XX.XX]%). [XX]-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 [XX] monthly payments. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at a fixed interest rate of [XX.XX%], [XX] monthly payments of \$[XX.XX] followed by [XX] monthly payments of [\$XX.XX]. 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. 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) 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.





Tips for General Headlines: Reducing Lengthier Disclosures

To keep disclosures brief, you may want to consider avoiding trigger terms and use general headlines that promote financing options without specifics.

If general headlines are used:

- ✓ Buy now, pay over time
- ✓ Promotional financing available
- ✓ Competitive financing available
- ✓ Financing that fits your budget
- ✓ Convenient financing options available
- ✓ Special financing available
- ✓ Ask about our financing options
- ✓ Make your project happen with financing
- ✓ Deferred interest financing available
- ✓ No-interest financing available (only available for ZIL loan plans).

Use this general disclosure:

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) 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.



IMPORTANT NOTE: If your company offers financing options from multiple providers, please contact your Client Growth Manager to discuss appropriate disclosures. It's important that financing offers and disclosures from other providers are clearly distinguished and separate from GreenSky financing offers and disclosures.



Marketing Do's and Don'ts

DO

- ✓ Ensure that the GreenSky plan advertised is tied to the correct and complete GreenSky plan disclosure.
- ✓ Clearly distinguish the GreenSky financing promotion and disclosures from your own merchant promotions and disclosures so that it's clear to consumers that these are separate offers.
- ✓ Lead with the APR and not the interest rate when advertising the finance charge. Rates range from [X.XX]% - [XX.XX]% APR (interest rates range from [X.XX]%- [XX.XX]%).
- ✓ Disclose any products or services that are not eligible for GreenSky financing.
- ✓ Identify GreenSky - not the merchant - as the provider of the financing.
- ✓ Review digital ads to ensure compliance with ADA standards.
- ✓ Ensure the EHL logo is included with required disclosures.



DON'T

- ✗ Commingle special Merchant promotions with the promotion of GreenSky financing plans.
 - ✗ Imply urgency or include a false end date. Promotion end dates may not be used in advertising unless a promotion truly expires.
 - ✗ Send solicitations that resemble a check or invoice, or that appear to be sent on behalf of the government.
 - ✗ Provide financing payment calculators/estimators on your website.
 - ✗ Use any of these terms to promote GreenSky Plans:
 - ✗ Pre-approved, approvals guaranteed, immediate approval, immediate closing, instant approvals
 - ✗ No credit check, same as cash
 - ✗ "As low as" claims related to APR or monthly payment (requires substantiation)
 - ✗ Lowest rates, easy payments or repayment in easy installments, easy credit
- * See also: Advertisements by Plans for additional requirements



Disclosures 101: Easy to See and Understand

How to incorporate:

- Use a font color that contrasts with the background.
- Use a font size that is big enough to read.
- Present audio disclosures at a speed and volume sufficient for a consumer to hear and comprehend the information.
- Disclosures should not be buried deep in the ad. Customers don't want to hunt or scroll to find important financing terms and conditions.
- Using matching reference symbols (*), numbers ⁽¹⁾ or text (*see reverse for financing terms*) to tie the marketing claim to the accurate disclosure.
- Disclosures should not be embedded in pop-up windows or modal windows that can be blocked by technology or unreadable with a screen reader.

Detailed specifications, next page





Disclosures 101: Requirements by Channel

Digital	Print – Direct Mail, Billboards	Radio & TV
<p>Font: Minimum 10pt font size; must be easily read. Text color should contrast with background.</p> <p>Hyperlinks: Hyperlinks can be used to tie marketing claims to disclosures, as long as the link is labeled clearly (i.e., Important financing terms), placed in close proximity to the marketing claim requiring the disclosure or the call-to-action, and takes the consumers <i>directly</i> to the disclosure on another webpage without scrolling or serves as an anchor/jump link to the disclosure at the bottom of the page or email. Disclosures may be placed in an expandable drop-down menu, provided it is initially presented in an open default position.</p> <p>Email Exception: Emails must include the full plan disclosure within the email and cannot be one click away. Email subject lines cannot include trigger terms. Must comply with CAN-SPAM requirements.</p>	<p>Font: Minimum 8pt font size for direct mail and print ads.</p> <p>Direct Mail: Disclosures should be grouped together. For multi-page ad, user directional text to refer customers to the disclosure location (e.g., “See reverse for important financing terms.”).</p> <p>Envelopes: If credit terms are advertised on the outside of envelope, include statement directing consumers where to find more information (e.g., “Important terms enclosed”).</p> <p>Billboards: Trigger terms may not be used; general marketing headlines only.</p>	<p>TV/Video: If disclosures are read as voiceover, they must also be presented on screen. Disclosures should remain on screen for at least 3 seconds for the first line of disclosure, and at least 1 second for every line thereafter. Such disclosures should not be obscured by graphical displays, shading, coloration or other devices.</p> <p>TV/Radio: Ads that include triggering terms require disclosure that states the APR and whether it may increase, as well as a toll-free telephone number the consumer can call for additional cost information.</p> <p>Radio: Disclaimers must be read at a speed and volume sufficient for a consumer to hear and comprehend.</p>



Advertising Requirements by Plan





Deferred Interest Plans – Key Requirements

Deferred interest offers are subject to heightened regulatory scrutiny. When advertising the deferred interest plans, there are special advertising requirements you must follow:

1. **Do Not** promote deferred interest plans as a “0% APR” or “\$0 interest” or “Zero Interest”.
2. **Do Not** promote monthly payments with deferred interest plans (i.e., “as low as \$79/month”).
3. Headline must include deferred interest promo period (e.g., No Payments for 12 months).
4. When promoting “No interest”, you must include “if paid in full” immediately following (e.g., No Interest if paid in full within 12 months).
5. Sub-headline required immediately next to or below the first headline that states: “Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.”
6. All deferred interest plans will always require the full plan disclosure since deferred interest advertising includes trigger terms.




Examples follow, next page



Approved Marketing: Deferred Interest Plans

No Interest if Paid in Full, No Payments (No/No)

Approved Headlines	Required Sub-Headline	Disclosure Example
The entire headline must be in the same font size, type and style.	Place immediately next to or below headline; at least 10pt font.	Below is for illustrative purposes only. Please refer to the GreenSky Plan Disclosure Library for appropriate plan-specific disclosures.
<ul style="list-style-type: none">✓ No interest if paid in full within [X] months.✓ [X] months: No payments and no interest if paid in full.✓ No payments, no interest if paid in full within [X] months.✓ No payments for [X] months.✓ Pay nothing for [X] months.✓ No down payment, no payments and no interest if paid in full within [X] months.	Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.	<p>[Plan XXXX]. Subject to credit approval. [X.XX]% APR (Interest rate of [XX.XX]%). [XX]-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 not required during the Promo Period. Any unpaid balance and amounts owed after Promo Period will be paid over [XX] monthly payments. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every \$1,000 financed at a fixed interest rate of [XX.XX%], [XX] monthly payments of \$0 followed by [XX] monthly payments of [\$XX.XX]. 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. 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) 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.</p> 



Approved Marketing Example: Deferred Interest Plans

No Interest if Paid in Full, No Payments (No/No)



No Interest if Paid in Full in 12 Months¹

Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.

Disclosure:


¹[Plan XXXX]. Subject to credit approval. [X.XX]% APR (Interest rate of [XX.XX]%). [XX]-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 not required during the Promo Period. Any unpaid balance and amounts owed after Promo Period will be paid over [XX] monthly payments. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every \$1,000 financed at a fixed interest rate of [XX.XX]%, [XX] monthly payments of \$0 followed by [XX] monthly payments of [\$XX.XX]. 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. 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) 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.





Approved Marketing: Deferred Interest Plans

No Interest if Paid in Full, Payments Required (No/Yes)

Approved Headlines	Required Sub-headline	Disclosure Example
The entire headline must be in the same font size, type and style.	Place immediately next to or below headline; at least 10pt font.	Below is for illustrative purposes only. Please refer to the GreenSky Plan Disclosure Library for appropriate plan-specific disclosures.
<ul style="list-style-type: none">✓ No interest if paid in full within [X] months.✓ No interest financing available if paid in full within 12 months.✓ Pay off in 12 months and pay no interest.✓ Interest waived if paid in full within 12 months.	Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.	<p>[Plan XXXX]. Subject to credit approval. [X.XX]% APR (Interest rate of [XX.XX]%). [X]-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 [XX] monthly payments. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at a fixed interest rate of [XX.XX%], [XX] monthly payments of \$[XX.XX] followed by [XX] monthly payments of [\$XX.XX]. 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. 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) 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.</p> 



Approved Marketing Example: Deferred Interest Plans

No Interest if Paid in Full, Payments Required (No/Yes)

Disclosure:

¹[Plan XXXX]. Subject to credit approval. [X.XX]% APR (Interest rate of [XX.XX]%). [X]-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 [XX] monthly payments. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at a fixed interest rate of [XX.XX]%, [XX] monthly payments of \$[XX.XX] followed by [XX] monthly payments of [\$XX.XX]. 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. 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) 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.





No Interest if Paid in Full Within [X] Months¹

Interest is billed during promotional period but will be waived if the amount financed is paid in full before promo period expires.



Approved Marketing: Zero Interest Loans (ZIL)

Headlines With Trigger Terms	Disclosure for Headlines Containing Trigger Terms	General Headlines Without Trigger Terms General Disclosure
<p>The entire headline must be in the same font size, type, and style.</p>	<p>Below is for illustrative purposes only. Please refer to the GreenSky Plan Disclosure Library for appropriate plan-specific disclosures.</p>	
<ul style="list-style-type: none">✓ 0% APR financing available✓ 0% APR for [X] months✓ 0% APR financing for [XX] months	<p>[Plan XXXX.] Subject to credit approval. Loan term is [XX] months at 0% APR. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at [XX.XX%], [XX] monthly payments of \$XX.XX. 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. 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) 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.</p> 	<ul style="list-style-type: none">✓ No interest financing available✓ Interest-free financing <p>GENERAL MARKETING DISCLOSURE</p> <p>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) 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.</p> 



Approved Marketing Example: Zero Interest Loans (ZIL)

Disclosure:

¹[Plan XXXX]. Subject to credit approval. Loan term is [XX] months at 0% APR. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at 0% APR, [XX] monthly payments of \$XX.XX. 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. 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) 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.



0% APR Financing for 36 Months¹



Approved Marketing: Mixed Rate Loans

Approved Headlines

The entire headline must be in the same font size, type, and style.

- ✓ Promotional financing for 24 months
- ✓ 24 months promotional low-interest financing
- ✓ No interest and no payments promotional financing for 24 months (*for Mixed Rate Plans with 0% Promo only*)
- ✓ No payments due for 24 months

Disclosure Example

Below is for illustrative purposes only and reflects a 0% Mixed Rate Promotional Rate with no payments. Please refer to GreenSky Plan Disclosure Library for appropriate plan-specific disclosures.

Plan [XXXX]. Subject to credit approval. XX.XX% APR based on 0% promotional interest rate for [XX] months ("Promo Period") followed by fixed interest rate of [XX.XX]% for [XX] months based on the amount financed and other amounts owed. Monthly payments are not required during the Promo Period. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every \$1,000 financed, [XX] monthly payments of \$0 at an interest rate of 0%, followed by [XX] monthly payments of \$[XX.XX] at a fixed interest rate of [XX.XX%]. 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. 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) 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.





Approved Marketing Example: 0% Promo - Mixed Rate

Disclosure:


¹Plan [XXXX]. Subject to credit approval. XX.XX% APR based on 0% promotional interest rate for [XX] months ("Promo Period") followed by fixed interest rate of [XX.XX]% for [XX] months based on the amount financed and other amounts owed. Monthly payments are not required during the Promo Period. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every \$1,000 financed, [XX] monthly payments of \$0 at an interest rate of 0%, followed by [XX] monthly payments of \$[XX.XX] at a fixed interest rate of [XX.XX%]. 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. 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) 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.



No-interest Promotional Financing for 24 Months¹



Approved Marketing: Fixed Rate Loans

Approved Headlines	Disclosure Example
<p>The entire headline must be in the same font size, type, and style.</p> <ul style="list-style-type: none">✓ 9.99% APR for 24 months✓ 6.99% APR for 180 months	<p>Below is for illustrative purposes only. Please refer to GreenSky Plan Disclosure Library for appropriate plan-specific disclosures.</p> <p>Plan [XXXX]. Subject to credit approval. Loan term is [XX] months and fixed rate of [XX.XX%] APR. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at [XX.XX%], [XX] monthly payments of \$XX.XX. 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. 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) 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.</p> 



Approved Marketing Example: Fixed Rate Loans

Disclosure:

¹Plan [XXXX]. Subject to credit approval. Loan term is [XX] months and fixed rate of [XX.XX%] APR. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at [XX.XX%], [XX] monthly payments of \$XX.XX. 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. 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) 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.



10.99% APR for 84 months¹



Thank You!

If you have questions or require additional clarification, please contact your Client Growth Manager.

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) 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.

