

## Credit Products and Merchant Cost

Schedule A

For Approved Merchant User Only - Effective Date: September 1, 2022

**Step 1: Apply for Credit** - Our fast, paperless application process can take less than 90 seconds. Apply using our mobile app or phone.

**Step 2: Get Approved** - 85% of credit decisions are made instantly. Most other credit decisions are made within fifteen minutes.

**Step 3: Get Funded<sup>1</sup>** - Customer is immediately presented with an account # and loan agreement. Customer pays Merchant using the account #.  
No certificate of completion or paperwork required for funding.

### Standard

Plan # (6 mth PW) <sup>1</sup>	Description	Interest Rate	Estimated Payment Factor <sup>3</sup>	Term (Total Payments)	Merchant Fee <sup>4</sup>
9996	Standard Installment Loan	17.99%-26.99%	2.10%	84	3.10%

### No Interest if Paid in Full and No Payments<sup>2</sup>

Plan # (6 mth PW) <sup>1</sup>	Description	Interest Rate	Estimated Payment Factor <sup>3</sup>	Term (Total Payments)	Merchant Fee <sup>4</sup>
2511	6 Month No Interest No Pay	17.99%-26.99%	2.21%	84	5.35%
3108	10 Month No Interest No Pay	17.99%-26.99%	2.28%	84	7.60%
2521	12 Month No Interest No Pay	17.99%-26.99%	2.32%	84	7.85%
3158	15 Month No Interest No Pay	17.99%-26.99%	2.37%	84	11.35%
2531	18 Month No Interest No Pay	17.99%-26.99%	2.42%	84	11.60%

### No Interest if Paid in Full w/ Payments<sup>2</sup>

Plan # (6 mth PW) <sup>1</sup>	Description	Interest Rate	Estimated Payment Factor <sup>3</sup>	Term (Total Payments)	Merchant Fee <sup>4</sup>
2601	6 Month No Interest w/Pmts	17.99%-26.99%	3.61%	36	4.00%
4108	10 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84	6.10%
2613	12 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84	6.35%
2611	12 Month No Interest w/Pmts	17.99%-26.99%	3.61%	36	5.85%
2641	24 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84	13.35%

### 0% Interest Rate

Plan # (6 mth PW) <sup>1</sup>	Description	Interest Rate	Payment Factor <sup>5</sup>	Term (Total Payments)	Merchant Fee <sup>4</sup>
6124	24 Months	0.00%	4.17% & 5.56%	24	11.85%
6136	36 Months	0.00%	2.78% & 3.33%	36	15.35%
6148	48 Months	0.00%	2.08% & 2.38%	48	17.60%
6160	60 Months	0.00%	1.67% & 1.85%	60	19.10%

### Reduced Rate Interest Rate

Plan # (6 mth PW) <sup>1</sup>	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee <sup>4</sup>
2725	Reduced Rate 3.99%	3.99%	1.37%	84	15.35%
2724	Reduced Rate 5.99%	5.99%	1.46%	84	12.85%
2726	Reduced Rate 7.99%	7.99%	1.56%	84	9.60%
2727	Reduced Rate 9.99%	9.99%	1.66%	84	6.90%
2728	Reduced Rate 11.99%	11.99%	1.76%	84	5.10%
2786	Reduced Rate 9.99%	9.99%	1.52%	96	4.95%
2830	Reduced Rate 10.99%	10.99%	1.38%	120	3.35%

<sup>1</sup>Customers have 180 days from application to complete purchases except where noted.

<sup>2</sup>For deferred interest plans, interest accrues during the promotional period but all interest is waived if the purchase amount is paid in full before the end of the promotional period.

<sup>3</sup>Applies to payments after promo and assumes lowest possible interest rate for plan.

<sup>4</sup>Merchant fees assume transactions take place via GreenSky Direct Funding.

<sup>5</sup>Actual payments based on usage. If full credit taken on approval date, payments will be first amount.

If transaction is later, the amortizing monthly payments could be as high as the second amount.

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 Servicing, LLC services the loans on behalf of participating lenders. GreenSky, LLC and GreenSky Servicing, LLC are subsidiaries of Goldman Sachs Bank USA. All rights reserved. Loans originated by Goldman Sachs are issued by Goldman Sachs Bank USA, Salt Lake City Branch. NMLS #1416362, [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)



Merchants may be assessed the following fees:

ACH Return Fee/Late Fee in the amount of the greater of \$30 or 5% of the payment amount on all returned merchant fee ACHs and a \$35 fee if funded loan volume is less than \$3,500 per month.

Split tickets permitted except where noted.

#### Hours of Operation:

Mon - Sun: 8:00 AM - 10:00 PM (ET)

866-936-0602

Merchant # \_\_\_\_\_