

## Dealers report up to a 50% increase in sales<sup>1</sup> with financing offers from the GreenSky® Loan Program<sup>2</sup>

A. O. Smith Water Treatment North America has teamed up with the GreenSky® Loan Program, a leader in home improvement financing, to help you close more sales and grow your business. Thousands of U.S. businesses trust GreenSky® to increase their customers' buying power and get paid faster.



### CLOSE MORE SALES

- Deferred interest plans<sup>4</sup>
- Credit limits up to \$65,000<sup>5</sup>
- High approval rates<sup>5</sup>



### GET PAID FASTER

- GreenSky® mobile app provides credit decisions in seconds<sup>6</sup>
- Immediate funding upon authorization<sup>7</sup>



### DELIGHT YOUR CUSTOMERS

- Paperless application process<sup>7</sup>
- GPS-enabled mobile app

### WORK CAN BE PERFORMED ANYWHERE<sup>3</sup>

Customers can finance projects wherever they need work to be done.



- Primary Residence
- Rental Property
- Vacation Home
- Anywhere Else!

## APPLY NOW TO GET STARTED

Go to: [greensky.com/sponsor/AOSmithWaterTreatment](https://greensky.com/sponsor/AOSmithWaterTreatment) or call: 855.447.6339 • Use Sponsor Number: 1119

### OUR BRANDS



<sup>1</sup>Based on GreenSky® Program internal analytics. <sup>2</sup>GreenSky® Loan Program is a program name for certain consumer credit plans extended by participating lenders to borrowers for the purchase of goods and/or services from participating merchants. Participating lenders are federally insured, equal opportunity lender banks. GreenSky® is a registered trademark of GreenSky, LLC. GreenSky Servicing, LLC services the loans on behalf of participating lenders. NMLS #1416362 <sup>3</sup>Loans are for personal, family, and household use. <sup>4</sup>Subject to credit approval. 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. <sup>5</sup>Fixed APR during the life of the loan. Subject to credit approval. <sup>6</sup>Applications with data entry or credit check complications may be decided in a period longer than seconds. <sup>7</sup>See Operating Instructions at [greensky.com/merchantagreement](https://greensky.com/merchantagreement).



**1.** Customers can apply online, by phone, or using our mobile app



**2.** Credit decisions can be delivered in seconds<sup>1</sup>; approved borrowers receive a GreenSky® account number and loan agreement.



**3.** Customers use their GreenSky® account number to pay you and you can process payments just like a credit card.

## FREQUENTLY ASKED QUESTIONS

### Q: Why should I offer financing?

Offering your customers flexible financing options gives them the buying power to afford their dream project, increasing your close rate and average order size.

Affordable payment buyers will spend more on their dream project if it only adds a small amount to their monthly payment.

Cash buyers could write a check today, but can afford to spend much more with promotional options, such as no interest if paid in full within promotional period with no payments due for 12 months.<sup>2</sup>

### Q: How do my customers pay me?

Once approved, your customer is given an account number as part of their loan agreement package. Once your customer agrees to use the GreenSky® loan, simply use this number as you would a standard credit card with your merchant processor.

### Q: Does GreenSky® offer deferred interest plans<sup>2</sup>?

Yes, GreenSky® is an industry leader in providing deferred interest plans in the U.S.

### Q: How long does it take for me to get paid?

Once your customer approves the loan agreement, they can pay you immediately.

### Q: How does the GreenSky® Loan Program<sup>3</sup> increase sales?

Customers prefer payment options for major purchases to increase their buying power and fit their budget. GreenSky® offers multiple plans including deferred interest, low interest, and fixed payment options to meet any needs.

### Q: How do I offer my customers the GreenSky® Loan Program?

1. Apply to become a GreenSky® contractor.
2. Use our mobile app, online application or phone number to offer financing to your customer.
3. Close the sale and give your customer the products and services they need!



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