

GreenSky Program Rate Sheet



For Approved Merchant User Only - Effective Date: September 1, 2020

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 Funded¹

Log into the GreenSky Merchant Portal and submit a Transaction Request. Once confirmed by customer (text, email, phone) you will be funded via ACH.

Exclusive to EGIA: All Contractor/Merchant Fees below are ALL IN with NO additional Credit Card Fees Required!

Special Promotional Programs for EGIA

Plan #	Plan Description	Interest Rate	Term	Payment Factor	Contractor Fee
1065	6 Month 0% APR & No Payments	5.99%	120 Months	1.11%	13.00%
1069	6 Month 0% APR & No Payments	9.99%	120 Months	1.32%	5.50%
1125	12 Month 0% APR & No Payments	5.99%	120 Months	1.11%	17.50%
1129	12 Month 0% APR & No Payments	9.99%	120 Months	1.32%	10.50%

No Interest if Paid in Full and No Payments³

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Estimated Payment Factor ⁴	Term	Merchant Fee
3068	2511	6 Month No Interest No Pay	17.99%-26.99%	2.21%	84 Months	4.55%
3128	2521	12 Month No Interest No Pay	17.99%-26.99%	2.32%	84 Months	6.80%
3188	2531	18 Month No Interest No Pay	17.99%-26.99%	2.42%	84 Months	9.75%

No Interest if Paid in Full w/ Payments³

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Estimated Payment Factor ⁴	Term	Merchant Fee
4068	2602	6 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84 Months	3.00%
4123	2611	12 Month No Interest w/Pmts	17.99%-26.99%	3.61%	36 Months	5.10%
4188	2631	18 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84 Months	8.35%
4248	2641	24 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84 Months	11.75%

0% Interest Rate – 6 month Purchase Window

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Payment Factor ⁶	Term	Merchant Fee
N/A	6124	24 Months	0.00%	4.17% & 5.56%	24 Months	11.00%
N/A	6136	36 Months	0.00%	2.78% & 3.33%	36 Months	14.25%
N/A	6148	48 Months	0.00%	2.08% & 2.38%	48 Months	15.75%
N/A	6160	60 Months	0.00%	1.67% & 1.85%	60 Months	17.50%

Reduced Rate Interest Rate

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Payment Factor	Term	Merchant Fee
1166	2716	Reduced Rate 6.99%	6.99%	1.98%	60 Months	5.25%
1184	2724	Reduced Rate 5.99%	5.99%	1.46%	84 Months	9.75%
1186	2726	Reduced Rate 7.99%	7.99%	1.56%	84 Months	8.00%
1187	2727	Reduced Rate 9.99%	9.99%	1.66%	84 Months	5.50%
1188	2728	Reduced Rate 11.99%	11.99%	1.76%	84 Months	3.25%
1969	2786	Reduced Rate 9.99%	9.99%	1.52%	96 Months	2.25%
1205	2735	Reduced Rate 5.99%	5.99%	1.11%	120 Months	12.00%
1207	2737	Reduced Rate 7.99%	7.99%	1.21%	120 Months	9.00%
1209	2739	Reduced Rate 9.99%	9.99%	1.32%	120 Months	5.75%
N/A	2740	Reduced Rate 9.99% Standard	9.99%	1.32%	120 Months	0.50%
N/A	2830	Reduced Rate 10.99%	10.99%	1.38%	120 Months	2.00%
1446	2746	Reduced Rate 6.99%	6.99%	1.03%	144 Months	9.75%
1447	2747	Reduced Rate 7.99%	7.99%	1.08%	144 Months	9.60%
1448	2748	Reduced Rate 8.99%	8.99%	1.14%	144 Months	9.70%
1449	2749	Reduced Rate 9.99%	9.99%	1.19%	144 Months	7.85%

¹Customers have 120 days from application to complete purchases except where noted. ²Customers have 180 days from application to complete purchases except where noted. Changing plans from a 4 month purchase window to a 6 month purchase window plan will require a reapplication and re-approval. ³For 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. ⁴Applies to payments after promo and assumes lowest possible interest rate for plan. If two payment factors are displayed, the first is for payments required during the promo. ⁵Actual 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. ⁶Split tickets are prohibited. Split tickets permitted except where noted.

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.

For questions or help contact EGIA Contractor Services

saveenergy@egia.org

(866) 797-7343

Mon-Fri: 7AM - 6PM Pacific

To process homeowner applications call

Merchant # _____

866-936-0602

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

12/03/20 - SG 4.1 All-In