



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.¹

- Credit limits up to \$55,000²
- 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



Apply by Phone
866-936-0602

When applying, you'll need your GreenSky Contractor Number.

81033551

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

¹ 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.

² Fixed APR during the life of the loan. Subject to credit approval.

³ 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.

⁴ Subject to qualifying credit approval. Interest is billed during the promotional period but all interest is waived if the purchase amount is paid in full within 12 months.

⁵ Subject to credit approval. Fixed APR of 9.99% for 120 months. For each \$1,000 financed, 5 payments of \$8.33 followed by 115 amortized payments of \$13.55.

Pick the Plan That Is Right for You

Option 1³

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

Option 2⁴

12	Months Deferred Interest and No Payments
Plan Number	3128

Option 3⁵

9.99	APR for	120	Months	Plan Number
				1209
Project Cost	Interest-Only Payments	Amortized Payments		
\$ 5,000	\$ 41.63	\$ 67.73		
\$10,000	\$ 83.25	\$ 135.46		
\$15,000	\$ 124.88	\$ 203.19		
\$20,000	\$ 166.50	\$ 270.92		

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.¹

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 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.²

¹ 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.

² 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.

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

Contact GreenSky®

Phone: 1-866-936-0602

Email: service@greenskycredit.com

WWW GreenSky.com



Customer Service Hours

Monday – Saturday: 6am – 1am (ET)

Sunday: 8am – 12am (ET)

Contact E. Smith Heating & Air Conditioning, Inc.

Address: 964 Industrial Park Drive, Marietta, GA 30062

Phone: 770-422-1900

Email: hwalker@esmithair.com

Website: www.esmithair.com

