



Credit Products and Merchant Cost

Schedule A

For Approved Merchant User Only - Effective Date: October 26, 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 Funded¹ - 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) ¹	Description	Interest Rate	Estimated Payment FactorDO NOT U	Term (Total Payments)	Merchant Fee ²
9992	Standard Installment Loan	7.99%-19.99%	1.21%	120	0.00%
9998	Standard Installment Loan	7.99%-19.99%	0.96%	180	0.00%

Mixed Rate: 0% with No Payments Promotion

Plan # (6 mth PW) ¹	Description	Interest Rate	Estimated Payment FactorDO NOT U	Term (Total Payments)	Merchant Fee ²
1063	6 Month No Interest and No Pay	13.99%	1.55%	120	4.50%
1099	9 Month No Interest and No Pay	9.99%	1.32%	120	9.00%
1093	9 Month No Interest and No Pay	13.99%	1.55%	120	7.00%
1123	12 Month No Interest and No Pay	13.99%	1.55%	120	9.50%

Reduced Rate Interest Rate

Plan # (6 mth PW) ¹	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee ²
2720	Reduced Rate 10.99%	10.99%	1.71%	84	0.00%

¹Customers have 180 days from application to complete purchases except where noted.

²Merchant fees assume transactions take place via GreenSky Direct Funding.

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



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 # _____