



Credit Products and Merchant Cost

Schedule A

For Approved Merchant User Only - Effective Date: February 3, 2023

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 Factor	Term (Total Payments)	Merchant Fee ²
9992	10y Reduced Rate RBP	7.99%-19.99%	1.21%	120	1.25%
9998	15y Reduced Rate RBP	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 Factor	Term (Total Payments)	Merchant Fee ²
1063	Mixed rate 0% for 6 months followed by 13.99% for 120 months	13.99%	1.55%	120	5.75%
1099	Mixed rate 0% for 9 months followed by 9.99% for 120 months	9.99%	1.32%	120	10.25%
1093	Mixed rate 0% for 9 months followed by 13.99% for 120 months	13.99%	1.55%	120	8.50%
1123	Mixed rate 0% for 12 months followed by 13.99% for 120 months	13.99%	1.55%	120	11.50%

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% for 84 Months	10.99%	1.71%	84	1.00%

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

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

Financing for the GreenSky® consumer loan program is provided by Equal Opportunity Lenders. GreenSky® is a registered trademark of GreenSky, LLC, a subsidiary of Goldman Sachs Bank USA. NMLS #1416362. Loans originated by Goldman Sachs are issued by Goldman Sachs Bank USA, Salt Lake City Branch. NMLS #208156. 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 # _____