



Credit Products and Merchant Cost

Schedule A

For Approved Merchant User Only - Effective Date: February 1, 2016

Step 1: Apply for Credit - Our fast, paperless application process can take less than 90 seconds. Apply using our mobile app, online, 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 #. Merchant processes the payment just like a credit card. No certificate of completion or paperwork required for funding.

Standard

Plan Number	Description	APR	Estimated Payment Factor ²	Term (Total Payments)	Merchant Fee ³
9999	Standard Installment Loan	17.99%-26.99%	2.17%	84	0.25%

No Interest and No Payments⁴

Plan Number	Description	APR	Estimated Payment Factor ²	Term (Total Payments)	Merchant Fee ³
3068	6 Month No Interest No Pay	17.99%-26.99%	2.21%	84	2.50%
3128	12 Month No Interest No Pay	17.99%-26.99%	2.32%	84	5.00%
3188	18 Month No Interest No Pay	17.99%-26.99%	2.42%	84	8.25%

No Interest w/ Payments⁴

Plan Number	Description	APR	Estimated Payment Factor ²	Term (Total Payments)	Merchant Fee ³
4068	6 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.18%	84	1.75%
4063	6 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 4.16%	36	1.50%
4098	9 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.23%	84	3.00%
4128	12 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.28%	84	4.25%
4123	12 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 4.99%	36	3.50%
4188	18 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.40%	84	7.00%
4248	24 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.54%	84	10.00%

18 Month Interest Only and Reduced Rate for the Life of the Loan

Plan Number	Description	APR	Payment Factor	Term (Total Payments)	Merchant Fee ³
2183	APR 3.99% with 18m IO	3.99%	0.33% & 0.97%	144	16.00%
2184	APR 4.99% with 18m IO	4.99%	0.42% & 1.02%	144	12.50%
2185	APR 5.99% with 18m IO	5.99%	0.50% & 1.07%	144	8.75%
2186	APR 6.99% with 18m IO	6.99%	0.58% & 1.12%	144	8.25%
2189	APR 9.99% with 18m IO	9.99%	0.83% & 1.28%	144	6.50%

Reduced Rate APR

Plan Number	Description	APR	Payment Factor	Term (Total Payments)	Merchant Fee ³
1164	Reduced Rate 4.99%	4.99%	2.04%	60	9.00%
1166	Reduced Rate 6.99%	6.99%	2.13%	60	6.50%
1185	Reduced Rate 3.99%	3.99%	1.44%	84	11.00%
1184	Reduced Rate 5.99%	5.99%	1.53%	84	8.00%
1186	Reduced Rate 7.99%	7.99%	1.63%	84	6.75%
1187	Reduced Rate 9.99%	9.99%	1.73%	84	4.00%
1188	Reduced Rate 11.99%	11.99%	1.84%	84	2.00%
1205	Reduced Rate 5.99%	5.99%	1.15%	120	10.35%
1207	Reduced Rate 7.99%	7.99%	1.25%	120	7.35%
1209	Reduced Rate 9.99%	9.99%	1.35%	120	4.35%
1446	Reduced Rate 6.99%	6.99%	1.05%	144	7.25%
1448	Reduced Rate 8.99%	8.99%	1.16%	144	8.23%
1449	Reduced Rate 9.99%	9.99%	1.22%	144	6.35%

Equal Payments / No Interest

Plan Number	Description	APR	Payment Factor	Term (Total Payments)	Merchant Fee ³
6024	24 Months	0.00%	4.17%	24	9.25%
6036	36 Months	0.00%	2.78%	36	12.75%
6048	48 Months	0.00%	2.08%	48	14.25%
6060	60 Months	0.00%	1.67%	60	15.75%

¹Installment customers have 120 days from application to complete purchases.

²Applies to payments after promo and assumes lowest possible APR for plan. If two payment factors are displayed, the first is for payments required during the promo.

³Standard MasterCard processing fees may also apply.

⁴For 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.

Split tickets permitted.

Hours of Operation:

Mon - Sat: 6:00 AM - 1:00 AM (ET)
 Sunday: 8:00 AM - 1:00 AM (ET)

GreenSkyCredit.com/consumer

866-936-0602

Merchant # B1006390

TRUE POWER SOLAR