



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.

No Interest if Paid in Full and No Payments²

| Plan # (6 mth PW) ¹ | Description | Interest Rate | Estimated Payment Factor ³ | Term (Total Payments) | Merchant Fee ⁴ |
|-----------------------------------|---|---------------|---------------------------------------|-----------------------|---------------------------|
| 2511 | 6 Month No Interest, No Payments for 84 Months | 17.99%-26.99% | 2.21% | 84 | 5.85% |
| 3108 | 10 Month No Interest, No Payments for 84 Months | 17.99%-26.99% | 2.28% | 84 | 8.60% |
| 2521 | 12 Month No Interest, No Payments for 84 Months | 17.99%-26.99% | 2.32% | 84 | 8.85% |
| 3158 | 15 Month No Interest, No Payments for 84 Months | 17.99%-26.99% | 2.37% | 84 | 12.35% |
| 2531 | 18 Month No Interest, No Payments for 84 Months | 17.99%-26.99% | 2.42% | 84 | 13.10% |

No Interest if Paid in Full w/ Payments²

| Plan # (6 mth PW) ¹ | Description | Interest Rate | Estimated Payment Factor ³ | Term (Total Payments) | Merchant Fee ⁴ |
|-----------------------------------|---|---------------|---------------------------------------|-----------------------|---------------------------|
| 2602 | 6 Months No Interest w/ Payments for 84 Months | 17.99%-26.99% | 2.10% | 84 | 4.60% |
| 4108 | 10 Months No Interest w/ Payments for 84 Months | 17.99%-26.99% | 2.10% | 84 | 7.10% |
| 2613 | 12 Months No Interest w/ Payments for 84 Months | 17.99%-26.99% | 2.10% | 84 | 6.35% |
| 4158 | 15 Months No Interest w/ Payments for 84 Months | 17.99%-26.99% | 2.10% | 84 | 9.85% |
| 2631 | 18 Months No Interest w/ Payments for 84 Months | 17.99%-26.99% | 2.10% | 84 | 7.35% |
| 2641 | 24 Months No Interest w/ Payments for 84 Months | 17.99%-26.99% | 2.10% | 84 | 11.00% |

0% Interest Rate

| Plan # (6 mth PW) ¹ | Description | Interest Rate | Payment Factor ⁵ | Term (Total Payments) | Merchant Fee ⁴ |
|-----------------------------------|---|---------------|-----------------------------|-----------------------|---------------------------|
| 6124 | Principal Only over 24 Months - Pmts in promo | 0.00% | 4.17% & 5.56% | 24 | 10.50% |
| 6136 | Principal Only over 36 Months - Pmts in promo | 0.00% | 2.78% & 3.33% | 36 | 15.85% |
| 6148 | Principal Only over 48 Months - Pmts in promo | 0.00% | 2.08% & 2.38% | 48 | 18.60% |
| 6160 | Principal Only over 60 Months - Pmts in promo | 0.00% | 1.67% & 1.85% | 60 | 21.60% |

Reduced Rate Interest Rate

| Plan # (6 mth PW) ¹ | Description | Interest Rate | Payment Factor | Term (Total Payments) | Merchant Fee ⁴ |
|-----------------------------------|--|---------------|----------------|-----------------------|---------------------------|
| 2712 | Reduced Rate APR 2.99% for 60 Months | 2.99% | 1.80% | 60 | 17.85% |
| 2714 | Reduced Rate APR 4.99% for 60 Months | 4.99% | 1.89% | 60 | 14.60% |
| 2716 | Reduced Rate APR 6.99% for 60 Months | 6.99% | 1.98% | 60 | 8.60% |
| 2722 | Reduced Rate APR 2.99% for 84 Months | 2.99% | 1.32% | 84 | 19.85% |
| 2723 | Reduced Rate APR 4.99% for 84 Months | 4.99% | 1.41% | 84 | 16.35% |
| 2721 | Reduced Rate APR 6.99% for 84 Months | 6.99% | 1.51% | 84 | 11.60% |
| 2727 | Reduced Rate APR 9.99% for 84 Months | 9.99% | 1.66% | 84 | 6.85% |
| 2786 | Reduced Rate APR 9.99% for 96 Months | 9.99% | 1.52% | 96 | 7.45% |
| 2734 | Reduced Rate APR 4.99% for 120 Months | 4.99% | 1.06% | 120 | 20.20% |
| 2736 | Reduced Rate APR 6.99% for 120 Months | 6.99% | 1.16% | 120 | 14.85% |
| 2740 | Reduced Rate APR 9.99% for 120 Months | 9.99% | 1.32% | 120 | 5.85% |
| 2830 | Reduced Rate APR 10.99% for 120 Months | 10.99% | 1.38% | 120 | 9.50% |
| 2742 | Reduced Rate APR 2.99% for 144 Months | 2.99% | 0.83% | 144 | 26.60% |
| 2745 | Reduced Rate APR 5.99% for 144 Months | 5.99% | 0.98% | 144 | 20.35% |

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

²For 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.

³Applies to payments after promo and assumes lowest possible interest rate for plan.

⁴Merchant fees assume transactions take place via GreenSky Direct Funding.

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.

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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 # _____