

Credit Products and Merchant Cost

Schedule A

For Approved Merchant User Only - Effective Date: December 7, 2022

18 Month Re-Amortizing Loans and Reduced Rate For the Life of the Loan²

Plan #					
(6 mth PW) ¹	Description	Interest Rate	Payment Factor ³	Term (Total Payments)	Merchant Fee ⁴
	20 Year 4.99% Reduced Rate w/ 18				
2249	Month Introductory Period	4.99%	0.49%	240	27.00%

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

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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.

Hours of Operation:

Mon - Sun: 8:00 AM - 10:00 PM (ET)

866-936-0602

Merchant #

12/07/2022 - SG 3.53 All-in

²Split tickets are prohibited.

³Payment Factor applies to the 18 month introductory period, with payments thereafter based on the account balance at the time of re-amortization.

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