

IMPORTANT INFORMATION

Please read the following important information carefully and print or retain an electronic copy of this information for future reference.

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INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a new account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If your application is approved, and you do not complete an In-Home Loan Agreement within 14 days, we will deem your application for credit withdrawn. You may re-apply at a later date.

Alimony, child support or separate maintenance payments need not be revealed if you do not wish to have them considered as a basis for repaying the loan.

Married Wisconsin Residents: Combine your and your spouse's information once.

STATE NOTICES

California Residents: If you are married, you may apply for a separate account. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. Vermont Residents: We are engaged in loan production. Married Wisconsin Residents: If you are applying for individual credit or joint credit with someone other than your spouse, and your spouse also lives in Wisconsin, combine your financial information with your spouse's financial information. No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes or court order under Section 766.70 adversely affects the interest of the lender, unless the lender, prior to the time credit is granted is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred. If married, you understand that your lender must inform your spouse if a credit account is opened for you.

CONSENT TO ELECTRONIC DISCLOSURES

Introduction

You (each applicant and co-signer) are submitting a request for credit. "Loan" means the GreenSky Home Improvement FinanceSM bank loan for which you are applying. To receive credit, you must consent to the use and acceptance of electronic signatures, electronic records, and electronic disclosures ("Your Consent"). This document informs you of your rights when receiving legally required disclosures, notices and information from us (the bank), including, as appropriate, our agents and assigns. By checking "I Agree" on the application confirmation page you acknowledge receipt of this document and consent to the use of electronic signatures, records and disclosures. Additionally, checking "I Agree" on the application confirmation page you consent to conduct transactions with us by use of electronic disclosures and contract documents ("Disclosures"). These Disclosures may include, in addition to others, applicable Disclosures pursuant to the Equal Credit Opportunity Act and Regulation B; the Truth in Lending Act and Regulation Z; the Gramm-Leach-Bliley Act and Regulation P; and any other federal, state or local law, or regulation applicable to your application or your loan.

Scope of Consent

Your Consent and our agreement to conduct transactions electronically applies only to Loan-related transactions. If you give Your Consent, we may, at our option, conduct Loan-related transactions with you electronically and may, at our option, provide Loan-related Disclosures to you electronically, from time to time. You will need to provide separate consent for other transactions that you may have with us.

Electronic Communications

You may request a paper copy of any electronic Disclosure by contacting us at the mailing addresses and telephone numbers listed on the GreenSky Home Improvement FinanceSM website (www.greenskyhif.com). We will retain electronic Disclosures to the extent required by applicable law.

Doing Business Electronically

Before you decide to do business electronically with us, you should consider whether you have the required hardware and software capabilities described below.

Hardware and Software Requirements

To access and retain the Disclosures electronically, you will need to use the following computer software and hardware:

- An Internet Browser that supports HTML 4.0 and SSL-encryption, such as Netscape 4.0 or later and Microsoft Internet Explorer 4.0 or later.
- A means to print or store notices and information through your browser software.
- A personal computer or equivalent device capable of connecting to the Internet via dial-up, DSL, Cable Modem, Wireless Access Protocol, or equivalent, and that supports the foregoing requirements.
- A PDF file reader such as Adobe® Acrobat Reader.

If these requirements change in a way that creates a material risk that you may not be able to receive Disclosures electronically while you are an active customer, we will notify you of such changes.

Withdrawing Consent

You are free to withdraw Your Consent at any time and at no charge to you. If you withdraw Your Consent prior to the approval of your application, this will prevent you from receiving credit from us based upon an online application. If at any time you wish to withdraw Your Consent, you can send us your request by calling us at the mailing addresses and telephone numbers listed on the GreenSky Home Improvement FinanceSM (website www.greenskyhif.com). If you decide to withdraw Your Consent, the legal effectiveness, validity and/or enforceability of any prior electronic Disclosures will not be affected.

Change to Your Contact Information

You should keep us informed of any change in your electronic address, mailing address, or telephone number. You may contact us by telephone toll free at 1-866-936-0605 regarding any such changes.

BY CHECKING "I AGREE" ON THE APPLICATION CONFIRMATION PAGE YOU (1) ACKNOWLEDGE THAT YOU CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE; (2) ACKNOWLEDGE THAT YOU HAVE READ THE INFORMATION ABOUT ELECTRONIC SIGNATURES, RECORDS, DISCLOSURES AND DOING BUSINESS ELECTRONICALLY IN THIS CONSENT TO ELECTRONIC DISCLOSURES; (3) CONSENT TO HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH US ELECTRONICALLY; (4) ACKNOWLEDGE THAT YOU MAY REQUEST A PAPER COPY OF ANY DISCLOSURE AT NO CHARGE TO YOU; AND (5) INDICATE YOUR INTENT TO SIGN YOUR CREDIT APPLICATION AND ACKNOWLEDGE THAT THIS ACT CONSTITUTES YOUR ELECTRONIC SIGNATURE.

COMMUNICATING WITH YOU; YOUR CONSENT TO CONTACT BY ELECTRONIC AND OTHER MEANS

By checking "I Agree" on the application confirmation page you agree that we may contact you for any lawful reason in connection with your application, including for the collection of amounts owed to us under any loan granted. We may contact you at such addresses or numbers (*including wireless cellular telephone numbers and ported landline numbers*) as you may provide to us from time to time. We may use any means of communication, including, but not limited to, postal mail, electronic mail, telephone or other technology, to reach you. You agree that we may use automatic dialing and announcing devices which may play recorded messages. We may also send text messages to your telephone. You may contact us at any time to ask that we not contact you using any one or more methods or technologies.