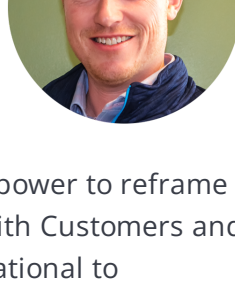




February 2024

Leadership Insights: Jesse Davis



There are times when a single word can shift an entire perspective. For example, when one says, "I have to meet with this Customer" it evokes obligation. However, when you alter it, only slightly, to "I get to meet with this Customer" it conveys gratitude.

As leaders or individual contributors in our professional roles, we have the power to reframe perspectives through words and attitude. This goes for our conversations with Customers and team members, alike. Good communication and a positive attitude is foundational to exceptional Customer service and capable leadership. It's much easier to inspire loyalty that translates into return Customers and team retention, through optimism and intentional, thoughtful communication. It doesn't require any longer to use positive language than negative, and with eighty percent of customers viewing the overall experience they have with a company as equally significant to its services and products, according to the [State of the Connected Customer](#), developed by Salesforce, it's well worth the moment it takes to shift your perspective.

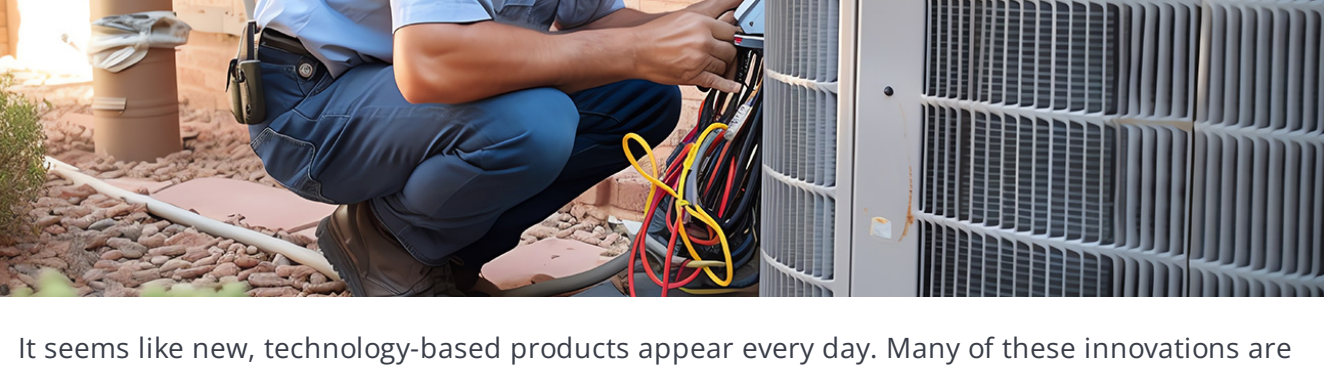
Sincerely,

Jesse Davis, President of GreenSky Home Improvement

Here's what You'll Find in this Month's Newsletter:

- Home Improvement Trends: New Tech in HVAC and Roofing
- The Importance of Effective and Ongoing Training
- Resources: Maximizing the GreenSky Program
- On the Road Again: Upcoming Opportunities to Meet in Person
- Monthly Compliance Message

Home Improvement Trends: New Tech in HVAC and Roofing



It seems like new, technology-based products appear every day. Many of these innovations are designed to increase efficiency, improve lifestyles, and address environmental concerns. Others focus on enhancing quality, durability, and design. At GreenSky, we are constantly examining insights from remodeling researchers and websites. We'll be breaking them down for you over the next few issues. This month, we focus on innovations in HVAC and Roofing.

Today's Products are Being Enhanced

While technology is enabling the development of exciting new products that seem like something out of The Jetsons, we are also seeing advances in the use of existing technologies. For example, drones have been available for several years. However, reduced costs and new capabilities have prompted more roofing professionals to begin using them to plan new projects. Likewise, advancements in the technology that drives heat pumps and ductless HVAC solutions are spurring added use of those existing technologies.

Tomorrow's Products are Already in Sight

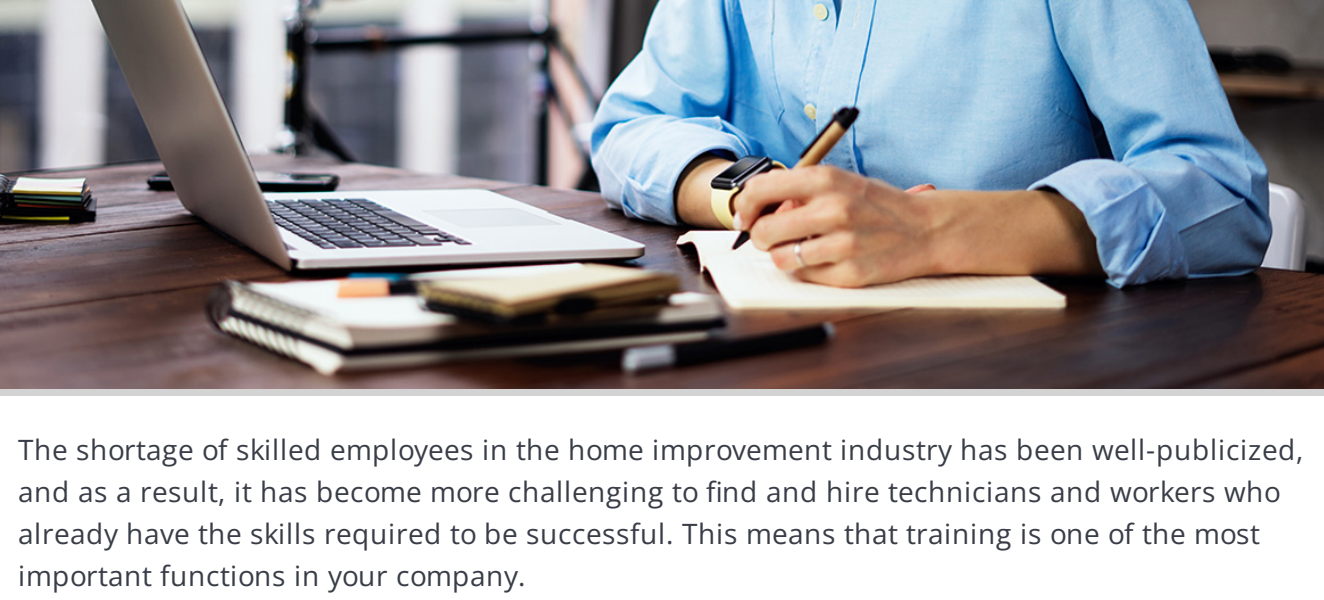
In addition to improving existing technologies, there are many highly advanced products in earlier stages of design and development. In roofing, a prime example is self-healing shingles. Advanced thermoplastic materials enable them to use heat from the sun to seal damage like scratches and scuffs – often caused by tree branches and other foreign materials.

For the HVAC industry, so-called Predictive Maintenance can reduce downtime, lower costs and promote efficiency. By leveraging Internet of Things (IoT) technology to link sensors, meters, and HVAC systems, it becomes possible to anticipate problems before they occur.

In this article we barely scratched the surface of the latest and greatest tech. There are many more innovations to come. With so much awesome new tech to learn and understand, it certainly is an exciting time to be a home improvement professional.

Sources:
[Megatrends Making Their Move In 2024](#), Hvacinformed.com
[Top 5 HVAC Trends to Watch in 2024](#), HVACR Land
[The Future of HVAC: Trends to Watch in 2024 and Beyond](#)
[9 Revolutionary New Roofing Technology Trends for 2024](#)
[The Latest and Greatest in Residential Roofing Trends](#)

The Importance of Effective and Ongoing Training



The shortage of skilled employees in the home improvement industry has been well-publicized, and as a result, it has become more challenging to find and hire technicians and workers who already have the skills required to be successful. This means that training is one of the most important functions in your company.

Some Businesses may be wary of expanding their training program due to the cost, the need for additional resources, or the fear that their efforts will be for naught if employees take their newly learned skills to another Company. The first two concerns can be reduced by careful planning and the latest technology. The third concern must be set aside for a few reasons. First, you must have highly trained people in your Customers' homes for your Business to be successful. Secondly, by providing quality training, your employees may be more likely to stay. Finally, new technologies and methods are appearing almost daily, and your employees must learn to use them. As you can see, providing quality training is a must for business!

Building Your Training Program

Whether you are building a training program from scratch or reviewing your existing program, it is important to consider all elements that can affect your success.

This includes:

Scheduling. Employees must be able to fit training requirements into their workday. Short sessions at various times can help.

Targeting. Sessions must be available for both experienced and new employees.

Technology. Interactive presentations and training videos can be highly engaging and effective. Current technologies such as immersive training may also be worth exploring.

There are many other ideas and technologies to explore and consider when you are building or updating your training program. Examples include gamification, interactive presentations, augmented reality, and more. A thoughtful and ongoing training program can benefit your Customers, your employees, and your bottom line.

Resources:
[Give the Gift that Lasts a Lifetime](#), Remodeling Magazine
[Building a Successful Home Service Training Culture](#), TrainingIndustry.com
[Immersive learning 101: Benefits and best practices](#), BigThink.com

Resources: Maximizing the GreenSky Program



To use as ongoing GreenSky resources, and for new sales reps who need to ramp-up, the following guides are accessible at any time.

Mobile App:

- [User Guide](#) – A detailed User Guide for the GreenSky Mobile App

Merchant Portal:

- [Merchant Portal Overview](#) - A short [video](#) that describes the GreenSky Merchant Portal
- [Requesting a Plan Change in the Merchant Portal](#) - A brief how-to description of the process.
- [Credit Limit Changes Made Easier](#) – Overview of the process in the Merchant Portal

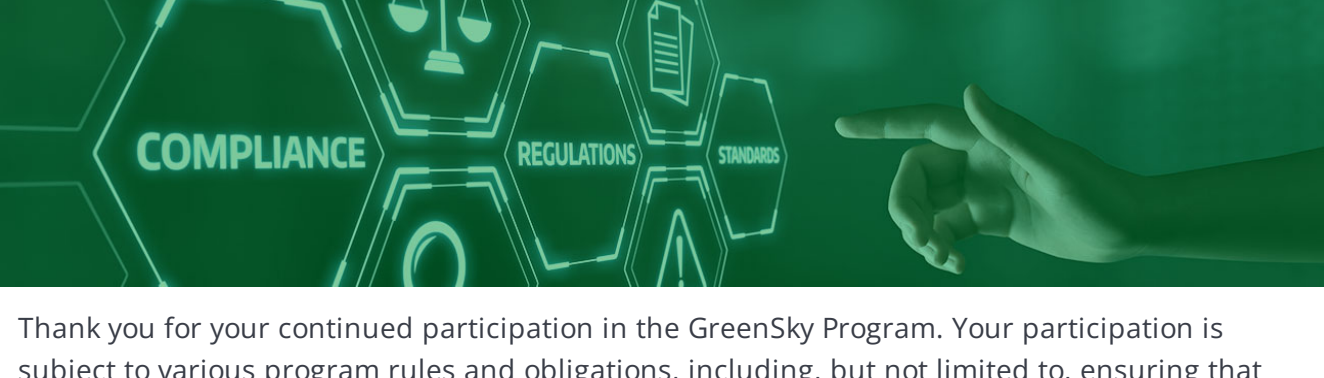
On the Road Again: Upcoming Opportunities to Meet in Person



Our 2024 tradeshow schedule is growing fast. Watch the newsletter or contact your GreenSky representative for the latest updates.

February 27 - 28, 2024: [Home Services Growth Summit](#) - Atlanta, GA
February 27 - 29, 2024: [Service Nation Summit East](#) - Charlotte, NC
February 27 – 29, 2024: [International Builders' Show](#) - Las Vegas, NV
March 11 – 12, 2024: [EPIIC 2024](#) - Anaheim, CA
March 14 – 16, 2024: [Win the Storm](#) - Dallas, TX
March 21, 2024: [Spring Partner Jam \(CertainPath\)](#) - Dallas, TX

Monthly Compliance Message



Thank you for your continued participation in the GreenSky Program. Your participation is subject to various program rules and obligations, including, but not limited to, ensuring that your Customers are aware of, participate in, and authorize the submission of any credit application or transaction. Although the Program Agreement and Operating Instructions are available any time, we want to communicate with you regularly about various compliance issues important to your participation in the GreenSky Program.

This month's compliance message addresses proper signature capture and how to properly verify a Customer's signature. The Customer's signature for any loan application authorization or any other purpose should be an accurate representation of the Customer's signature. It should mirror as closely as possible the Customer's signature on their government issued ID. As you may know, we offer mobile signature capture and other easy ways to obtain Customer authorizations to submit an application. These signature requirements apply to any electronic signature captured during the electronic application process.

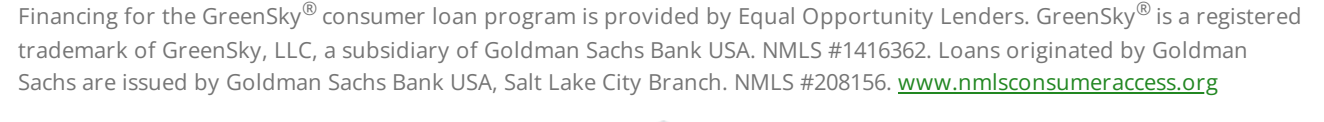
In addition, you are required to verify the identity of your Customer when he or she applies for credit or makes a purchase with you using his or her loan. To do this, you must obtain the Customer's driver's license, or another government issued photo ID and confirm that the information matches the information your Customer provides and the physical appearance of your Customer. You must not knowingly submit an application, allow an application to be submitted, or process a transaction if you identify problems with the Customer's identification document or there are discrepancies between the identification document and the Customer's physical appearance or application information (including the Customer's signature). Failure to conduct this identity verification or proceeding with an application submission when there are issues with the identification document may result in application or payment fraud. It is also a violation of the representations and warranties in your Program Agreement and may result in your providing a refund for any transactions on the Customer's loan. Please protect your business and your Customers by checking Customer identification documents and blocking credit applications or transactions where the identification verification does not verify.

An additional note related to Merchant Fees and the Program's prohibition of surcharges:

We would like to remind you that you are prohibited from surcharging your Customers for Merchant Fees. This means you cannot charge Customers who finance with GreenSky more or differently than other Customers, to cover the cost of your Merchant Fees. This is an important protection for our Customers and our Program. We appreciate your commitment to complying with the Program requirements.

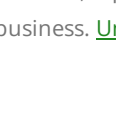
If you have any questions, please contact us at 1-800-357-1558. We're here to help!

The GreenSky® Team



[* Referral program rules](#)

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



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