



Leadership Insights: Jesse Davis

Like every year before, Q1 of 2024 seems to come with a renewed sense of energy and new beginnings. New beginnings can mean the kick-off to fresh marketing and sales campaigns, or the start of a promotion designed to close sales on projects that will fill out your schedule for the coming, warmer seasons.

It's also time to ensure you are equipped with training, education and fresh ideas. Staying current with the latest, best practices and insights keeps you and your Business evolving and staying ahead. GreenSky is a training resource for you and your sales team. We continue to evolve and look for ways to offer you the latest strategies to maximize your financing offerings and grow your sales.

Conferences and expos are another source of inspiration and learning, not to mention networking, and we hope to see you at some of the industry events in the next few months. GreenSky turns out at events not only to meet with new potential Customers, but also with the goal of connecting with our current ones.

We hope you'll look us up at the events you're attending, and for a list of our latest commitments, check out the 'On the Road' section in every newsletter!

Jesse Davis, President of GreenSky Home Improvement



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

- Determining if a Customer is a Good Fit for Your Business
- Avoiding Conflicts by Setting Clear Expectations
- On the Road Again: Upcoming Opportunities to Meet in Person
- Monthly Compliance Message

Determining if a Customer is a Good Fit for Your Business



Harnessing the power of asking questions and listening carefully

Turning down potential work may be difficult, but the truth is: Not every Customer is a good fit for your Business. There are many reasons a misalignment may occur: The project may not be best suited to your area of expertise, the location may fall outside of your ideal market area, or the Customer may have budget or timing expectations that you know may not be met by your project and Business model.

Oversights in this area can be costly. The best way to spot potential concerns is to ask questions and listen carefully. Here are a few example questions:

- Have you completed a home improvement project in the past?
- Were you satisfied with the outcome?
- What challenges did you face?
- What problems are you trying to solve?
- Do you have specific concerns about the project?
- What is your optimal budget and timeline?
- Is financing part of your plan?
- What are your expectations for communicating during the project?
- How would you describe the successful project completion?

No two remodeling companies are alike, so there are many other questions you may wish to consider. One way to build out your list is to look back at several problematic projects to identify potential red flag solutions and apply them to future projects.

Additional insights:

- [Six Essential Questions to Ask a New Client](#) - Remodeling (Feb 2023)
- [Sometimes You Got to Just Walk Away](#) – JLC (Journal of Light Construction – Dec 2021)
- [15 Important Questions Contractors Should Ask New Clients](#) – Angl (Jan 2022)

Avoiding Conflicts by Setting Clear Expectations



Meeting or exceeding your Customers' expectations is an ongoing goal for every Business. However, there may be times when you run up against challenges.

To help avoid conflicts with Customers during any project, set clear and realistic expectations at the beginning. Here are ways to limit surprises and create a positive relationship with your Customers:

- Begin by listening.
- Talk about the budget, payment terms and financing early in your initial meeting.
- You can head off potential conflicts over the final invoice by providing a written estimate.
- As you begin the project, determine how – and how often – you and the client will communicate.
- Consider providing weekly updates, with a status review of products as they are delivered, for longer-term projects.

To remind Customers about how your company operates, create a leave-behind document that highlights response times, preferred communication methods, payment terms, and other relevant details. By considering the stumbling blocks you've previously encountered with clients, you will have a good start to your leave-behind template.

And remember, transparency goes a long way toward a solid and successful relationship with your Customers!

On the Road Again: Upcoming Opportunities to Meet in Person

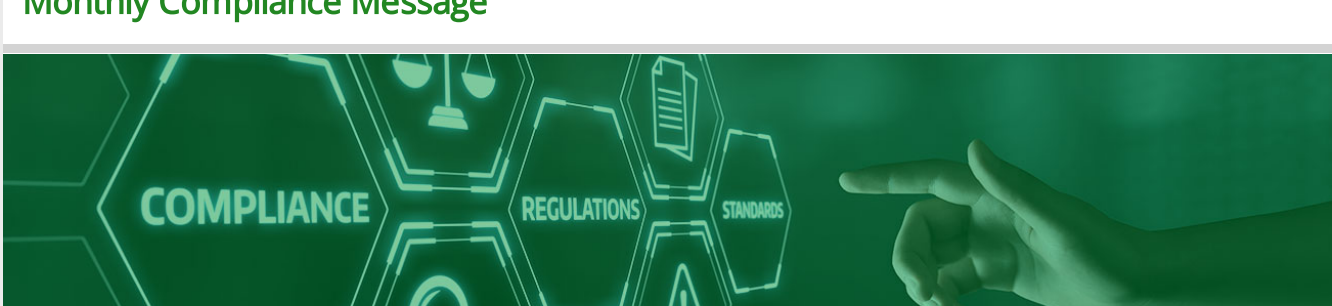


There's nothing we like more than meeting you in person. Our 2024 tradeshow schedule is growing fast. Watch the newsletter or contact your GreenSky representative for the latest updates.

Confirmed events for 2024:

February 4 – 6, 2024: Pella Platinum Summit – Fort Worth, TX
February 6 – 7, 2024: Accelerate 2024 Live – Lake Buena Vista, FL
February 6 – 8, 2024: International Roofing Expo – Las Vegas, NV
February 8 – 9, 2024: Eagles Summit (CertainPath) – Fort Lauderdale, FL
February 21 – 23, 2024: Turnpoint Leadership Conference – Frisco, TX
February 27 – 29, 2024: International Builders Show – Las Vegas, NV
March 11 – 12, 2024: EPIC 2024 - Anaheim, CA
March 14 – 16, 2024: Win the Storm - Dallas, TX
March 21, 2024: Spring Partner Jam (CertainPath) - Dallas, TX

Monthly Compliance Message



Happy New Year! Thank you for your continued participation in the GreenSky Program! As you know, 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.

In this month's compliance message, we'd like to remind you about your obligations concerning consumer privacy and information security as these topics relate to the GreenSky Program. We are committed to ensuring the security of consumer information. Customers may provide you with sensitive personal information as part of the application, financing, or payment process, such as: GreenSky account numbers, social security numbers, income information, and birthdates.

Please remember to keep all sensitive information secure. In addition, account numbers may not be emailed but rather, use the Application ID number, when interacting with GreenSky regarding your Customers' accounts. This helps protect account numbers from email security issues.

Furthermore, as a reminder, in the event you discover that there has been or may have been unauthorized access to information about a GreenSky applicant or borrower, Section 16(e) of your Program Agreement requires you to promptly notify GreenSky of the potential incident.

Additional reminders related to Plan Changes, Merchant Fees and the Program's prohibition of surcharges.

1. 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.
2. As a reminder, please make sure Customers are aware of the loan terms they are approved for. In some circumstances, Customers may be approved for a counteroffer, such as a different plan or credit limit. If a Customer is approved for a counteroffer or terms different from those the Customer applied for, you may be presented with the following screens:

Counter Offer - Application Approved

We are unable to approve you for the terms you requested. However, you are approved for a different offer with a **credit limit of \$15,000**. To proceed, select the View Counter Offer button below.

Counter Offer - Application Approved

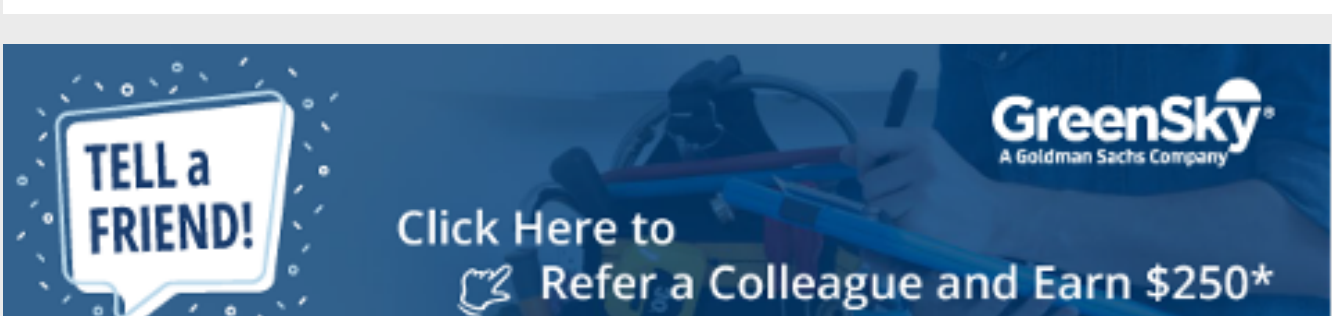
Congratulations, your application has been approved for an alternate offer with a **Credit Limit of \$15,000.00**. If you wish to increase your Credit Limit, please contact your Merchant directly or you can contact GreenSky at **866-936-0602**.

Please print this page using the button below or record your Application ID. You will need this information to access your account in the future.

In addition, the loan agreement will contain all the terms of the loan, including those that are part of the counteroffer. Please make sure your Customer is reading the pages presented during the application process and their loan agreement documents so they are aware of the specific terms of their loan being offered.

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

