



March 2024

Leadership Insights: Jesse Davis



We are excited to share that as of Friday, March 15, the acquisition of GreenSky by a consortium of some of the world's leading global investment firms has been completed. The consortium, led by [Sixth Street](#) and including [KKR](#), [Bayview Asset Management](#), and [CardWorks](#) has deep industry experience and collectively manages **more than a trillion dollars in assets**. Our new partners are committed to the continuity of GreenSky's mission to help you grow your Business and delight your Customers.

There will be **no change to the day-to-day service and support** GreenSky provides to you and your Customers. The entire **GreenSky team remains dedicated to serving our home improvement contractors**. And we are excited to be joined by our new partners who, as some of the world's most respected investment firms, will **continue to provide the stability and funding capacity to support your growth** now, and into the future.

I want to thank you for the trust you place in GreenSky and the opportunity to serve your Business. If you have questions, please don't hesitate to reach out to your GreenSky representative.

Jesse Davis, President of GreenSky Home Improvement

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

- Take Note: Updated Program Operating Instructions
- GreenSky Newsletter Library: Now Available!
- Home Improvement Trends: Flooring and Outdoor/Gardens
- Resources: Maximizing the GreenSky Program
- On the Road Again: Upcoming Opportunities to Meet in Person
- Looking Back: GreenSky on the Road
- Monthly Compliance Message

Take Note: Updated Program Operating Instructions

We periodically make updates to our Program terms to reflect changes in Program and regulatory requirements, technology developments, as well as industry best practices. As a Merchant participating in the Program, we are notifying you that we have recently updated the Operating Instructions. The updated documents are available on our [GreenSky Merchant Program Agreement Page](#).

The [updated](#) documents are effective upon your receipt of this notice and your continued participation in the GreenSky Program. Questions can be directed to 1-800-357-1558 or via email at: Merchants@GreenSky.com.

GreenSky Newsletter Library: Now Available!

Past issues of the GreenSky Merchant newsletter are now available as an ongoing resource. Refer back to relevant industry topics, GreenSky program updates and monthly Compliance Messages.

[View Newsletter Library](#)

Home Improvement Trends: Flooring and Outdoor/Gardens



In our last issue, we featured trending technologies in HVAC and roofing. This time, we turn our attention to the latest trends in Floors and Outdoor/Gardens.

Technology Combines Comfort and Beauty

For 2024, technology is being put to work in a variety of ways. For example, Comfort Core laminate flooring adds a soft material under the upper flooring layer to reduce noise and improve comfort. Another product type, smart flooring, connects with the Internet of Things (IoT) to provide homeowners an automated experience. For example, heated floors can be controlled through a smartphone app and the latest interactive flooring systems are designed to respond to touch and movement.

Outdoor/Garden professionals can also look for some new technology to help bolster the growing interest in outdoor living. Smart outdoor lighting takes advantage of automation and energy-efficient LED lights to provide improved aesthetics with significant energy savings.

Protecting the Environment

Several product trends for 2024 are designed to address environmental concerns. New sustainable materials, such as recycled plastic decking, are both eco-friendly and visually appealing. Several sustainable Flooring options prioritize the use of renewable materials, recycled content, and low-impact manufacturing processes. Existing solutions, such as bamboo and cork flooring, have gained popularity for their rapid renewal cycles and minimal environmental impact.

It's Not All Technology

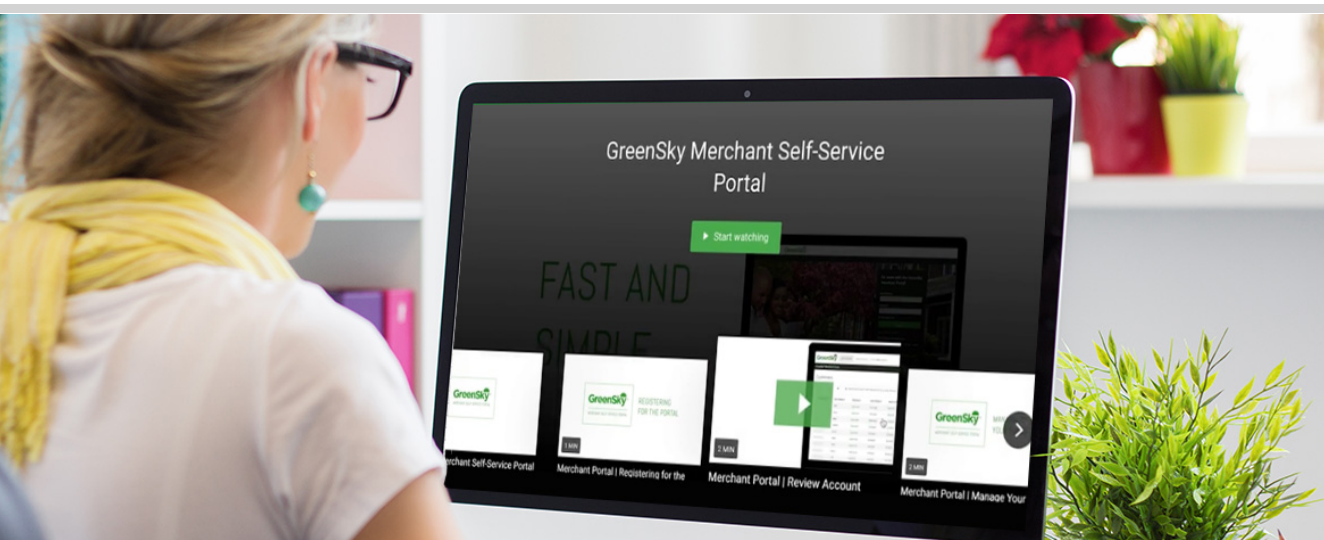
Some of the most popular new trends do not require advanced technology. One particularly interesting outdoor trend is both sustainable and delicious. So-called Edible Landscapes are attractive gardens populated with plants that, when fully grown, will make their way to the table.

It appears that 2024 will provide a bumper crop of both high- and low-tech solutions. We have covered a few of them here, but there are many more available and under development. Adding some new offerings to your repertoire, can help you delight your Customers and grow your Business.

Additional Resources:

[5 Flooring Trends That Will Be Big In 2024](#), SouthernLiving.com
[Flooring Options and Innovations: Different Types of Flooring and Emerging Technologies in this Space](#), LinkedIn
[Flooring Trends for 2024](#), Kbonline.com
[8 Design Trends Shaping Backyards in 2024](#), Builder Magazine
[Transform Your Outdoors: 13 Chic and Trendy Garden Design Inspirations](#), Backyardboss.net

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.

- [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

Merchant Portal:

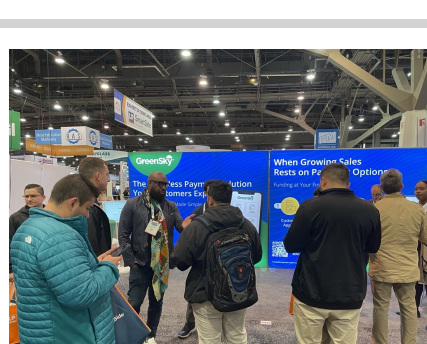
On the Road Again: Upcoming Opportunities to Meet in Person



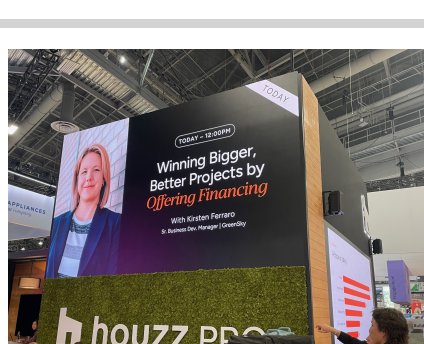
Our 2024 tradeshow schedule is growing fast. Watch the newsletter or contact your GreenSky representative for the latest updates.

March 26 – 27: PTN Neighborly – Mr. Rooter Conference – Clearwater, FL
March 27 – 28: [ServiceTitan – Marketing Summit](#) – New Orleans, LA
April 4: [GAF Northeast Roofing Summit & Expo](#) – Uncasville, CT
April 9: [GAF Midwest Roofing Summit & Expo](#) – Brookfield, WI
April 10 – 11: [ServiceTitan Toolbox LIVE](#) – Washington, D.C.
April 16 – 18, 2024: [Service Nation Summit West](#) – Reno, NV
May 2 – 5, 2024: [Spring CCN Conference](#) – Philadelphia, PA

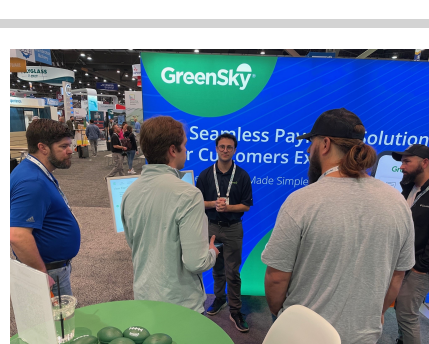
Looking Back: GreenSky on the Road



Connecting with roofing pros at the Intl. Roofing Expo.



Kirsten Ferraro presents with Houzz Pro at the Builders' Show.



There's always more we can say about the benefits of GreenSky.



Sales leader, Jerrod Butler in media interview at the Roofing Expo.

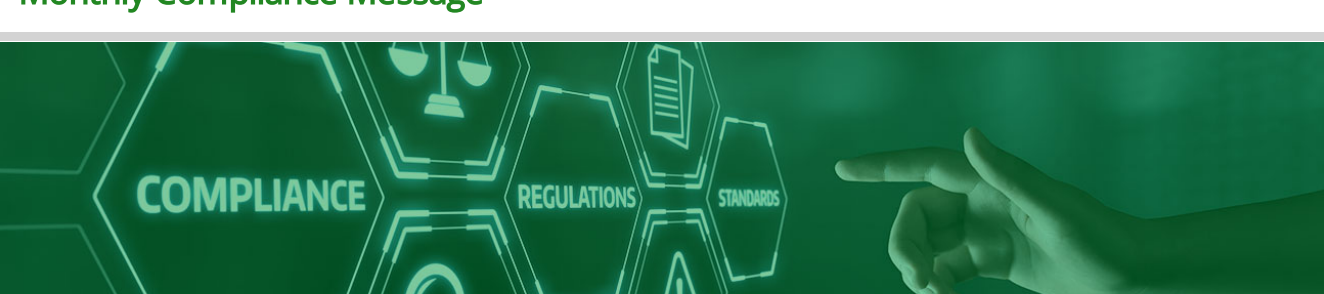


'Finance Feud' at EPIC '24 - sponsored by GreenSky & Optimus.



76,000+ attend the Builders' Show. GreenSky team on-hand!

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.

In this month's compliance message, we want to discuss the importance of ensuring your Customers are treated fairly and equally. We are committed to fair lending and want to remind you of your obligations related to anti-discrimination.

There are federal and state laws (such as the Equal Credit Opportunity Act) that prohibit discrimination against applicants and borrowers in credit transactions. It is important that you and your team do not discriminate against any potential applicant or approved borrower based on that person's personal characteristics, such as race, ethnicity, gender, or age. Merchants, like you, must also refrain from making any verbal or written statement to a prospective applicant that would discourage the person from pursuing an application for credit or that would steer a person to a more expensive credit product or less favorable financing option.

There are two ways a person may be discriminated against. First, someone can take an explicit action to discriminate against an applicant or borrower (this is called "disparate treatment"). Second, even if a person does not intend to discriminate, what appear to be neutral policies or practices may have an illegal adverse discriminatory effect on an applicant or borrower (this is called "disparate impact").

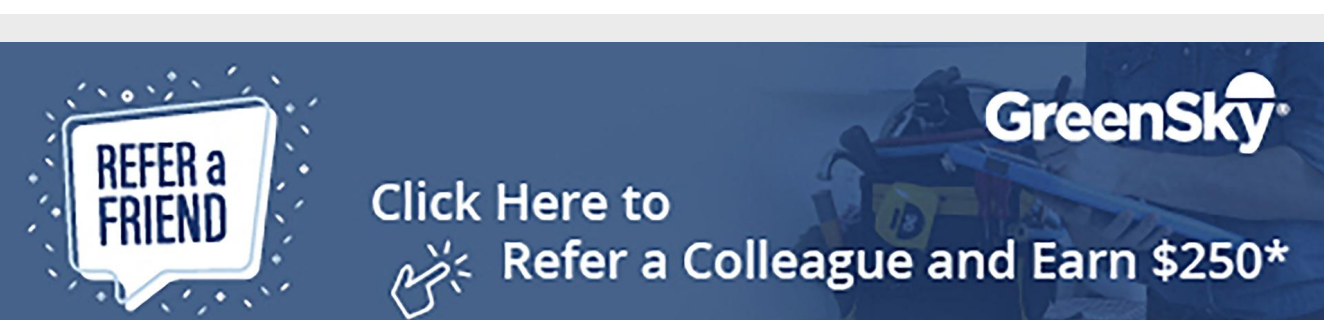
We know how important your Customers are to you, and we are here to help proactively prevent discrimination. We appreciate your partnership in preventing discrimination and treating all Customers fairly.

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](#)

Loans for the GreenSky® consumer loan program are provided by Synovus Bank, Member FDIC, NMLS #408043, without regard to age, race, color, religion, national origin, gender, disability, or familial status. GreenSky Servicing, LLC services the loans on behalf of your lender, NMLS #1416362, www.nmlsconsumeraccess.org. GreenSky® is a registered trademark of GreenSky, LLC and is licensed to banks and other financial institutions for their use in connection with that consumer loan program. GreenSky Servicing, LLC is a financial technology company that manages the GreenSky® consumer loan program by providing origination and servicing support to lenders and other financial institutions that make or hold program loans. GreenSky, LLC and GreenSky Servicing, LLC are not lenders. All credit decisions and loan terms are determined by program lenders.

