



GreenSky Patient Solutions[®] Marketing Guidelines

Guidelines for Revolving Credit Products

- 1** The GreenSky Patient Solutions[®] Program offers several types of financing products to give your customers the flexibility to choose the credit product that meets their needs. This guide applies only to revolving credit products.
- 2** These Marketing Guidelines are not intended to serve as legal advice. You should be aware of specific laws governing advertisements of credit terms and conditions, including but not limited to Federal and state Unfair Deceptive Acts and Practices laws, Truth in Lending Act and Regulation Z, and Fair Lending rules.
- 3** Our Marketing and Advertising Guidelines outline requirements for promotional materials you use to promote the GreenSky Patient Solutions[®] Program. All materials must be approved.
- 4** Ultimately, you are responsible for the compliance and effectiveness of your advertising, including appropriate use of disclaimers.

Checklist for Your Marketing

Use this Checklist when you're creating marketing materials to ensure you meet the requirements in this Guide. This is not entirely inclusive of all requirements, but will get you started.

Did You Remember To:

- ✓ Review these Guidelines.
- ✓ Check Disclaimer Size and Location.
- ✓ Obtain Permission to use GreenSky Logo.
- ✓ If you advertise a specific promotional offer, please contact us for the disclaimer. In an email request, please include promotion details, total cost of treatment, and sample ad copy.
- ✓ Marketing is accurate and clear.
- ✓ Ad reflects credit products actually available.
- ✓ Include the standard footnote anytime the Program is mentioned: Financing for GreenSky Patient Solutions[®] consumer loan programs is provided by federally insured, equal opportunity lender banks. NMLS #1416362
- ✓ Comply with Federal Trade Commission guidance on advertising and other laws and regulations
- ✓ Obtain permission for television, radio, and online video ads and see specific additional requirements in this guide



General Advertising Guidelines

Introduce Us on Your Website

When it's more practical and fitting to advertise the availability of financing and your participation in the Program rather than a specific financing product, you can introduce us on your website with this approved message:

GreenSky Patient Solutions® Program

The GreenSky Patient Solutions® Program provides leading financial technology to healthcare providers throughout the country. This technology offers fast, frictionless and attractive promotional financing options to patients who qualify. Financing is provided by federally insured, equal opportunity banks. With the simple click of the mouse, this secure service gives you access to:

- Easy application process
- Most application decisions in minutes
- Multiple promotional financing options for qualified applicants
- Online tools to manage your account

[Apply Now](#) or [Learn More](#) and get the treatment you need now at a price you can afford.

link to: [www.greensky.com/provider/revolving/\[insertprovidername\]](http://www.greensky.com/provider/revolving/[insertprovidername])

Introduce Us on Your Website

Check Your Rate Program

When it's more practical and fitting to advertise the availability of financing and your participation in the Program rather than a specific financing product, you can introduce us on your website with this approved message:

GreenSky Patient Solutions[®] Program

The GreenSky Patient Solutions[®] Program provides leading financial technology to healthcare providers throughout the country. This technology offers fast, frictionless and attractive promotional financing options to patients who qualify. Financing is provided by federally insured, equal opportunity banks. With the simple click of the mouse, this secure service gives you access to:

- Easy application process
- Pre-qualification without impacting your credit score
- Most credit decisions in minutes
- Multiple promotional financing options for qualified applicants
- Online tools to manage your account

[Apply Now](#) or [Learn More](#) and get the treatment you need now at a price you can afford.

link to: [www.greensky.com/provider/revolving/prequal/\[insert\]](http://www.greensky.com/provider/revolving/prequal/[insert])



Revolving Credit Marketing Guidelines

Disclaimer & Logo Requirements



Disclaimer Size

The required disclaimer must be no smaller font than **1/5** the size of the statement being disclaimed.
Size 8 font is the minimum for any disclaimer.



Example: Ad language is 100 pt. font. 1/5 of 100 is 20.
Disclaimer must be minimum 20 pt. font.



Example: Ad language is 35 pt. font. 1/5 of 35 is 7.
Because 7 is less than 8, the disclaimer must be 8 pt. font.

Disclaimer Location

Disclaimers must be on the same page and connected with an asterisk or footnote to advertisement language being disclaimed.

Use of the GreenSky Patient Solutions[®] Logo

The GreenSky Patient Solutions[®] logo is a registered trademark of GreenSky, LLC and may only be used with written permission from GreenSky. Email your PGP for permission. Be sure to include a copy of the location of where you're seeking to use the logo.

Summary of Requirements and Reminders

You may use the approved messages provided in these Guidelines. Any variation to the language provided here must be approved by GreenSky before use.

Revolving loans offered by the Program are “open-end credit” offered by banks for purposes of Regulation Z and the Truth in Lending Act.*

To Do:

- Statements made about financing in marketing materials must be accurate and reflect credit products actually available.
- Be clear and conspicuous.
- If you offer financing from multiple financing providers, you must distinguish the offers from each company and have the correct disclaimers associated with the correct product.

To Avoid:

- Do not imply a false sense of urgency. Promotion end dates may not be used in advertising unless a promotion truly expires.
- GreenSky® does not allow the use of the following:
 - “Same as cash”
 - Instant Approvals
 - Approvals Guaranteed
 - Credit lines of certain amounts guaranteed
 - Mention of FICO scores or approval rates in marketing

*Regulation Z contains rules regarding advertising such open-end loans (see, 12 C.F.R. § 1026.16).



Revolving Marketing Material

General Financing Advertisements with Minimal Disclosures

When it's more practical due to space limitations or you want to limit the size of the disclosure, we recommend using the following which only requires a short disclaimer.

These Marketing Guidelines apply to all forms of advertising including online advertisements and social media. We recommend using these General Headlines for social media advertising.

- **General Headline Suggestions that do not Reference GreenSky Patient Solutions[®] Products**
 - Get the treatment you want with convenient financing options*
 - Special financing available*
 - Ask about our financing options*
 - Buy now, pay over time!*
 - Competitive financing available!*
 - Payments that fit your budget*
 - Financing that fits your budget*
 - Don't wait to look great! Ask about special financing*
- **General required disclosure/footnote (for all of the above)**
 - *Subject to credit approval. Visit [insert your provider page URL]. NMLS #1416362



Deferred Interest Promotions

Understanding Deferred Interest Promotions

Promotional Periods of 6, 12, 18, and 24 months available

What is the interest rate?	Can the customer avoid paying interest on promotional purchases?	Do customers have to make payments during the Promotional Period?
<p>The standard APR of 29.99% on the account applies to promotional purchases</p> <p>No interest will be charged on a promotional purchase if the promotional purchase is paid in full within the Promotional Period and all required minimum payments are paid during the Promotional Period.</p> <p>Interest will be charged on the promotional purchase from the purchase date if the purchase is not paid in full within the Promotional Period or if the customer makes a late payment.</p>	<p>Yes, customers can avoid paying interest on a promotional purchase by paying the promotional purchase in full within the Promotional Period. We will waive accrued interest on the purchase if the customer pays off their promotional purchase within the Promotional Period.</p> <p>Making minimum monthly payments <u>will not</u> be sufficient to pay off a promotional purchase within the Promotional Period. To ensure that a customer pays off a promotional purchase within the Promotional Period, the customer should make sufficiently large or additional payments beyond the minimum monthly payment due.</p>	<p>Yes. Customers are required to make minimum monthly payments during the Promotional Period. Minimum monthly payments are based on a percentage of the account balance or a minimum amount.</p> <p>If the customer does not make a minimum monthly payment on time, the customer will be charged a late fee and will be charged interest on all promotional purchases from their respective purchase dates.</p>

Deferred Interest Promotions Important Reminders!



Regulation Z implementing the Truth in Lending Act includes important guidelines for advertising deferred interest loans.

If a deferred interest offer is advertised, the deferred interest period must be stated in a clear and conspicuous manner in the advertisement. If the phrase “no interest” or similar term regarding the possible avoidance of interest obligations under the deferred interest program is stated, the term “if paid in full” must also be stated in a clear and conspicuous manner preceding the disclosure of the deferred interest period in the advertisement. If the deferred interest offer is included in a written or electronic advertisement, the deferred interest period and, if applicable, the term “if paid in full” must also be stated in immediate proximity to each statement of “no interest,” “no payments,” “deferred interest,” or similar term regarding interest or payments during the deferred interest period. See 12 C.F.R. 1026.16 for details.

Contact your PGP for the appropriate disclaimer and footnote required when advertising a reduced rate promotion

The terms “0%,” “0,” and “Zero” cannot be used when advertising a deferred interest plan.

How to Advertise a Deferred Interest Promotion

Contact Us!

Send an email to your PGP and we'll provide the disclaimer information you need to advertise the promotion.

Include ALL the below in your email:

1. Specific promotion you want to advertise
 - Ex. 12 month deferred interest promotion
2. Dollar value of any treatment you want to advertise
 - Ex. \$12,000 treatment
3. Whether the dollar amount above includes taxes and fees
 - Ex. \$12,000 does not include taxes and fees
4. A sample (if you have it!) of the advertisement language or website
 - Attach your draft!

Example Email Request:

Hi Cat. I'd like to promote the 12 month deferred interest plan for a \$12,000 (including tax) procedure. I've attached the draft of my marketing flyer. Could you please provide me with the necessary disclaimer?



Reduced Rate Promotions

Reduced APR and Equal Payment Promos the basics



What is a Reduced Rate Plan?

Reduced rate plans require promotional monthly payments during the promotional period. Principal and interest payments are due following the expiration of the promotional period. Amortized payments are based on the balance at the end of the promotional period.

What do I need to remember when advertising a reduced rate promotion?

- Include when the promotion will end
- Include the rate the customer will be charged after the promotion (29.99%)
- **Be accurate and contact us for the correct disclaimer!**

Contact your PGP for the appropriate disclaimer and footnote required when advertising any promotion

Understanding Reduced APR and Equal Payment Promotions

Promotional Periods of 24, 36, 48, 60, and 72 months available

What is the interest rate?	Can the customer avoid paying interest on promotional purchases?	Do customers have to make payments during the Promotional Period?
<p>Interest will be charged on promotional purchases at a reduced APR for the Promotional Period.</p> <p>Non-promotional purchases and any promotional purchase balance remaining when the Promotional Period ends are subject to the standard APR of 29.99% on the account.</p>	<p>No. Interest will be charged on a promotional purchase at a reduced APR from the purchase date for the Promotional Period. There is no way to avoid paying interest all together.</p> <p>Any promotional purchase balance remaining when the promotional period ends is subject to the standard APR on the account and to the other terms in the Cardholder Agreement.</p>	<p>Customers must make monthly payments during the Promotional Period. Each promotional purchase will be repaid through fixed monthly payments. The monthly payments for each promotional purchase must be paid in addition to any other amounts due on your account, including non-promotional purchases. If the customer makes both promotional and non-promotional purchases, then the total minimum monthly payment will equal the sum of the fixed monthly payments for promotional purchases and the minimum payment for non-promotional purchases. If the customer does not make the total monthly payments on time, the customer will be charged a late fee and may lose the promotional reduced APR.</p> <p>The fixed monthly payment for promotional purchases may be higher or lower than the minimum payment for non-promotional purchases.</p>

How to Advertise a Reduced APR, Equal Payments Promotion

Contact Us!

Send an email to your PGP and we'll provide the disclaimer information you need to advertise the promotion.

1. Specific promotion you want to advertise
 - Ex. 60 month 12.99%-28.99% promotion
2. Dollar value of any treatment you want to advertise
 - Ex. \$12,000 treatment
3. Whether the dollar amount above includes taxes and fees
 - Ex. \$12,000 does not include taxes and fees
4. A sample (if you have it!) of the advertisement language or website
 - Attach your draft!

Example Email Request:

Hi Cat. I'd like to promote the 60 month 12.99-28.99% plan for a \$12,000 (excluding tax) procedure. I've attached the draft of my marketing flyer. Could you please provide me with the necessary disclaimer?



0% APR Promotions

Reduced APR and Equal Payment Promos the basics



What is a 0% APR Promotion?

0% APR promotional plans require promotional monthly payments during the promotional period, but interest is not charged on purchases made on a 0% APR promotion.

Contact your PGP for the appropriate disclaimer and footnote required when advertising any promotion

Understanding 0% APR Promotions

Promotional Periods of 6, 12, 18, 24, 36, 48, and 60 months available

What is the interest rate?	Can the customer avoid paying interest on promotional purchases?	Do customers have to make payments during the Promotional Period?
<p>No interest will be charged on promotional purchases made during the Promotional Period.</p> <p>Interest will be charged on the promotional purchase from the purchase date if the purchase is not paid in full within the Promotional Period or if your customer makes a late payment.</p>	<p>Your customer does not have to pay interest on a purchase made during the Promotional Period.</p>	<p>Your customer is required to make minimum monthly payments during the Promotional Period. Minimum monthly payments are based on a percentage of your customer's account balance or a minimum amount. If your customer does not make a minimum monthly payment on time, your customer will be charged a late fee and will be charged interest on all promotional purchases from their respective purchase dates.</p>

How to Advertise a 0% APR Promotions

Contact Us!

Send an email to your PGP and we'll provide the disclaimer information you need to advertise the promotion.

1. Specific promotion you want to advertise
 - Ex. 6 month 0% APR Promotion
2. Dollar value of any treatment you want to advertise
 - Ex. \$12,000 treatment
3. Whether the dollar amount above includes taxes and fees
 - Ex. \$12,000 does not include taxes and fees
4. A sample (*if you have it*) of the advertisement language or website
 - Attach your draft

Example Email Request:

Hi Cat. I'd like to promote the 6 month 0 APR% plan for a \$12,0000 (including tax) procedure. I've attached the draft of my marketing flyer. Could you please provide me with the necessary disclaimer?



Television, Radio, and Video Ads

Platform Specific Guidelines

All Television, Video, and Radio Advertisements

Television, Video and Radio Advertisements must include the following:

- The annual percentage rate (APR) and
- A toll-free number and a reference that such number may be used by consumers to obtain information about financing.

Specific Visual and Audio Requirements

TV / Video / Online postings of live or recorded content

- Disclosures should appear in a size, color, font and for a duration sufficient for customers to read and understand the terms.
- Test: Read the disclaimer aloud and make sure you can do it in the time it shows on the screen.

Radio

- Disclosures must be recited in the ad at a speed and volume sufficient for customers to hear and understand.



REMEMBER: All advertisements for radio, television, and online video must be approved!

Send in your scripts and content to your PGP for review.



Customer Service

844-810-7713

Mon-Fri: 7AM – 10PM ET

Saturday: 8AM – 10PM ET

Sunday: 9AM – 10PM ET

Email: PatientSolutionsServicing@greensky.com



We're here to help!

We conduct random quarterly marketing audits. You may receive an email from us requesting your participation. Please respond promptly.



Federal Trade Commission Guidance

If you're looking for additional guidance, the FTC has published the following guides:

- [Advertising and Marketing](#)
- [How to Make Effective Disclosures in Digital Marketing](#)