

## **GreenSky Patient Solutions® Program Revolving Account**

### **IMPORTANT INFORMATION ABOUT SPECIAL PROMOTIONAL FINANCING OFFERS**

Special promotional financing may apply for certain purchases. Except as explained on promotional advertising or in a promotional statement, the terms of your Cardholder Agreement apply to any special promotional financing. Below is a description of certain special promotional financing offered for revolving accounts under the *GreenSky Patient Solutions®* Program.

“Promotional Period” means the period of time during which you will receive special promotional financing. The number of months in the Promotional Period will be determined based on the special promotional financing plan you choose. Sample Promotional Periods are included below. Each promotional purchase will be subject to a separate Promotional Period. See your Cardholder Agreement for terms on non-promotional purchases.

<b>Understanding How Special Promotional Financing Works</b>				
<b>Special Promotional Financing Offered</b>	<b>What is the interest rate?</b>	<b>Can I avoid paying interest on promotional purchases?</b>	<b>Do I have to make payments during the Promotional Period?</b>	<b>How long will it take to pay off a promotional purchase?</b>
<p><b>DEFERRED INTEREST</b> (Interest waived if a purchase is paid in full within Promotional Period) <b>Promotional Periods of 6, 12, 18, and 24 months available</b></p>	<p>The standard APR on your account applies to promotional purchases. See your Cardholder Agreement.</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><i>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 you make a late payment.</i></p>	<p>Yes, you 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 you pay off your promotional purchase within the Promotional Period.</p> <p>Making minimum monthly payments <u>will not</u> be sufficient to pay off your promotional purchase within the Promotional Period. To ensure that you pay off your promotional purchase within the Promotional Period, you should make sufficiently large or additional payments beyond the minimum monthly payment due.</p>	<p>You are required to make minimum monthly payments during the Promotional Period. Minimum monthly payments are based on a percentage of your account balance or a minimum amount. If you do not make a minimum monthly payment on time, you will be charged a late fee and you will be charged interest on all promotional purchases from their respective purchase dates.</p>	<p>Your monthly statement will contain information about how long it will take to pay off your promotional purchase if you make only minimum monthly payments.</p>
<p><b>REDUCED APR and EQUAL PAYMENTS*</b> (Each promotional purchase will be repaid through fixed monthly payments.)† <b>Promotional Periods of 24, 36, 48, 60, and 72 months available.</b></p>	<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 on your account and to the other terms in the Cardholder Agreement.</p>	<p>No, interest will be charged on a promotional purchase at a reduced APR from the purchase date for the Promotional Period.</p> <p>Any promotional purchase balance remaining when the promotional period ends is subject to the standard APR on your account and to the other terms in the Cardholder Agreement.</p>	<p>You 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 you make both promotional and non-promotional purchases on your account, then your 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 you do not make the total monthly payments on time, you will be charged a late fee and may lose your promotional rate (see your Cardholder Agreement for details).</p> <p>The fixed monthly payment for promotional purchases may be higher or lower than the minimum payment for non-promotional purchases.</p>	<p>If the fixed monthly payments for a promotional purchase are made on time, the purchase will be paid off by the end of the Promotional Period.</p>

\* Different providers could offer different Reduced APR and Equal Payments plans. Reduced APR and Equal Payments plans could have a reduced 14.99%, 16.99% or 28.99% APR or could have a reduced APR ranging from 3.99% to 28.99%. The reduced APR is based on your creditworthiness. Any promotional purchase balance remaining when the Promotional Period ends is subject to 29.99% APR and to the other terms in the Cardholder Agreement. If you are charged interest, the charge will be no less than \$.50. Interest rates, fees, and charges may vary by State, see your Cardholder Agreement for more detail.

† Making non-promotional purchases will cause the required monthly payment on your account to vary.

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<b>Special Promotional Financing Offered</b>	<b>What is the interest rate?</b>	<b>Can I avoid paying interest on promotional purchases?</b>	<b>Do I have to make payments during the Promotional Period?</b>	<b>How long will it take to pay off a promotional purchase?</b>
<b>ZERO PERCENT INTEREST RATE Promotional Periods of 6, 12, 18, 24, 36, 48 and 60 months available.</b>	No interest will be charged on promotional purchases made during the Promotional Period.	You do not have to pay interest on a purchase made during the Promotional Period.	You are required to make minimum monthly payments during the Promotional Period. Minimum monthly payments are based on a percentage of your account balance or a minimum amount. If you do not make a minimum monthly payment on time, you will be charged a late fee and you will be charged interest on the remaining principal balance at the end of the promotional period.	Your monthly statement will contain information about how long it will take to pay off your promotional purchase if you make only minimum monthly payments.

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