



Leadership Insights: Jesse Davis



Developing marketing materials that are clear and comprehensible is important for any Consumer Business - it's not just the right thing to do for your Customers, it's also a legal requirement, no matter what Business or industry you are in.

We have a shared responsibility to comply with federal and state laws, rules and regulations, when our financing terms are advertised. Taking a thoughtful and prudent approach to developing your marketing materials is essential.

Our goal, as always, is to support you in the growth of your Businesses and ensure that GreenSky and all our partners who market our products comply with the law and act with the highest standards of integrity.

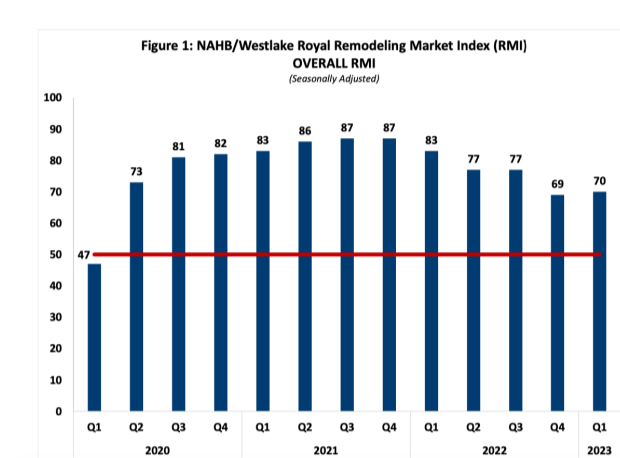
Jesse Davis
 Managing Director – President, Home Improvement
 GreenSky, A Goldman Sachs Company

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

- Market Watch: NAHB Index Shows Market Sentiment Edged Up in Q1
- Recent Report Projects Significant Growth in Point-of-Sale Financing
- On the Road Again: Upcoming Opportunities to Meet in Person
- Reminders: Resources to Help You Get the Most from the GreenSky Program
- Monthly Compliance Message

Market Watch: NAHB Index Shows Market Sentiment Edged Up in Q1

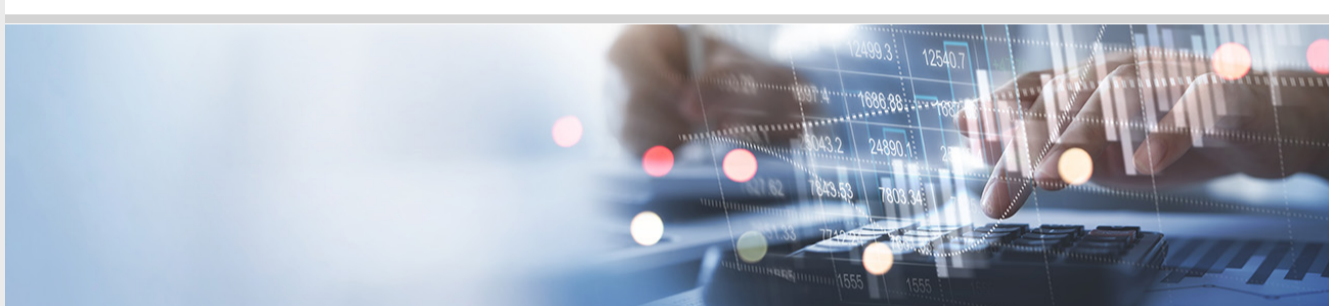
Remodeling and Home Improvement professionals remain largely positive about the market, according to the NAHB/Westlake Royal Remodeling Market Index (RMI) for the first quarter. The index, released by the National Association of Home Builders, asks remodelers to rate five components of the market as “good”, “fair”, or “poor”. The results reflect industry sentiments on both current conditions and future indicators. The overall reading of 70 was up one point from the previous quarter.



Source: National Association of Homebuilders.

Read the full report, review the data, and view related graphs on the [NAHB website](#).

Recent Report Projects Significant Growth in Point-of-Sale Financing



A recent report entitled “[Models for Point-of-Sale Market Entry](#)” (Note: Access to the report requires downloading a PDF file) projects that point-of-sale (POS) financing (including payment options offered through the GreenSky® Program) will grow 20% annually over the next 5 years.

As you may have already observed, Consumers are beginning to favor POS financing over traditional choices. According to the report, “A large part of the growth is driven by consumers opting for POS financing over private-label credit cards and personal loans.” In addition, “Better UI and purchase journey integration has also played a big role in driving this market.”

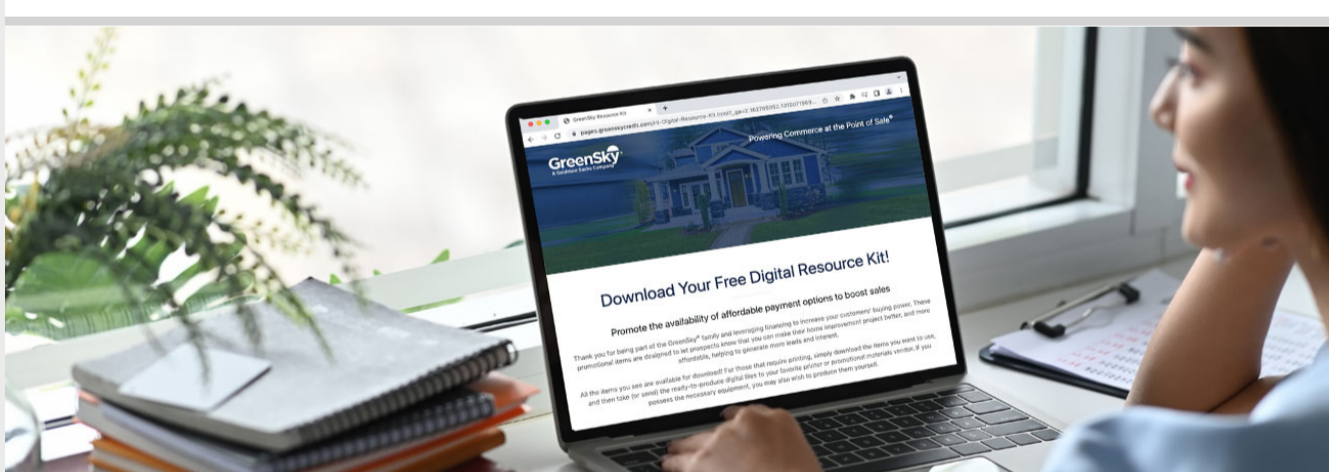
The report also highlights several advantages for Merchants that offer POS financing. These include increased sales and repeat purchases. Monthly payments also help to smooth the cash flow.

On the Road Again: Upcoming Opportunities to Meet in Person



May 16 – 17, 2023: [FAST Remodeler Live](#) (Qualified Remodeler) – Baltimore, Maryland
 June 6 – 7, 2023: [LeadCon](#) – Atlanta, Georgia
 August 9 – 12, 2023: [RetroFoam Annual Conference](#) – Colorado Springs, Colorado
 September 11 – 13, 2023: [The Pinnacle Experience](#) (Pro Remodeler) – Philadelphia, Pennsylvania
 September 11 – 13, 2023: [ServiceTitan Pantheon](#) – Orlando, Florida

Marketing Resources to Help You Get the Most from the GreenSky® Program

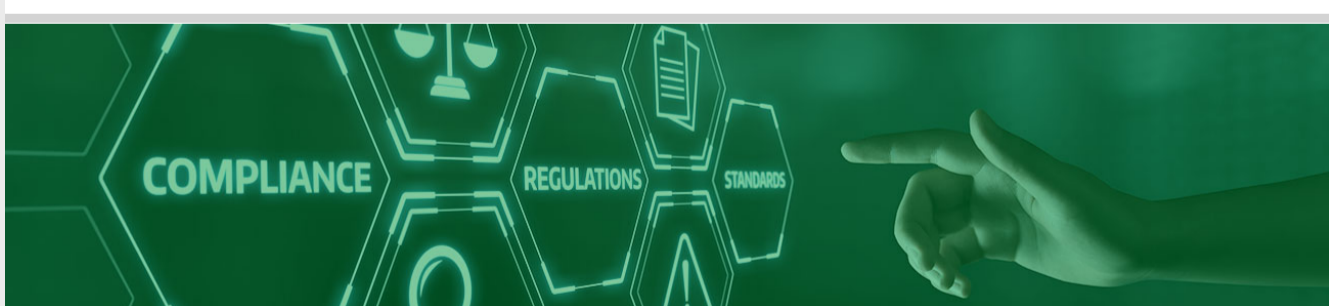


[GreenSky Digital Resource Kit](#) – This collection of marketing assets is designed to simplify your marketing initiatives and save you time, with collateral that is well-designed, easy to produce and meets the GreenSky Marketing Compliance requirements.

Items available for download include:

- Print Marketing: Door Hangers, Postcards, Lawn Signage, Consumer-Facing Pamphlet, Print Banners, Counter Card
- Supported Ad Templates: For print or digital utilization
- Web/Digital Marketing: Social Media Graphics, Promotion Email Template, Web Banners
- Other: Car & Truck Magnets, Decals & Window Clings, GreenSky/Goldman Branding

Monthly Compliance Message



Thank you for your participation in the GreenSky® Program. We value your partnership and are committed to ensuring Customers are provided the best possible experience when financing their purchases using the Program.

This month, we would like to remind you of the Program's prohibition on 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. Specifically, your Program Agreement states the following:

Section 5(b) – “Merchants shall not require, through a surcharge, an increase in price or otherwise, any Borrower to pay any fees as a consequence of Borrower applying for or using his or her Loan to pay Merchant. Specifically, Merchant may not charge the Borrower any part of any charge or fee imposed by the GreenSky® Program on Merchant or any interchange/processing fees payable by Merchant in connection with its participation in the GreenSky® Program.”

This is an important protection for our Customers and our Program. We appreciate your commitment to complying with the Program requirements. As always, please contact us if you have any questions.

The GreenSky® Team

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

