



### Leadership Insights: Jesse Davis



Change is defined as making something different or replacing one thing with another. Change can be challenging because it feels like it's going to be disruptive and if things are going along relatively well, the last thing most people want is disruption.

The Greek philosopher, Heraclitus was credited with saying, "Change is the only constant in life." In business, we certainly know this to be true, but change can be the catalyst for innovation, and it can act as the driving force that propels new ideas to implementation. This is how we've always looked at things at GreenSky. As economic conditions rise and fall, and rise and fall again, we won't stand still and wait for it to subside. We never have, but instead, we'll be working to stay ahead of the changes we can't control so we can keep serving you best and most strategically. We'll continue to stay fixed on our guiding light, which is what's best for you, our Merchants.

I encourage you to do the same. Remain fixed on what's best for your business and what will carry it through changing times, which will continue to change now and forever. Change is a constant factor in life, but so is the opportunity to progress, innovate and grow.

Stay competitive. Keep looking for opportunities to change!

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

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

- Selling Against Competition: If You Can't Say Something Nice ... And You Know the Rest
- On the Road Again: Upcoming Opportunities to Meet in Person
- Resources to Help You Get the Most from the GreenSky Program
- Monthly Compliance Message

### The GreenSky Consumer Self-Service Portal's Ease-of-Use is a Selling Point



One more way you can put Customers at ease about financing is by sharing the streamlined user experience of the Consumer Self-Service Portal. In addition to helping them feel comfortable with managing their account, it's also a way of demonstrating that GreenSky is technically advanced and has the tools needed to offer outstanding Customer service.

### Selling Against Competition: If You Can't Say Something Nice...And You Know the Rest



Selling against your competitors can be a bit like walking a tightrope. You will want to represent your company with honesty and integrity, but without negativity toward other businesses, while presenting yourself in a way that stands out to your potential Customers.

#### Things to Remember:

**Know Your Competition.** Don't get caught saying, "I've never heard of them," when it would be obvious you have or should have. Learn as much as you can about each competitor's products, reputation, pricing, and more. Try to keep this data as current as possible.

**Mind Your Manners.** Don't speak negatively about a competitor. Keep your comments high-level and general. Examples: "They are well-known in the industry" or "I've heard they have done some good work".

**Know Your Customer:** Ask questions and listen to the answers. Try to understand what they would like to achieve from the project and how they would describe the perfect conclusion. Your aligned responses will help your potential Customers know they are making the right choice when selecting your business over a competitor's.

**Know How to Sell Against Price.** This can be a touchy subject. Whether your price is higher or lower, it's important to communicate that price may not be the most important consideration. Stress the value of the project and the benefits of doing business with you.

#### Additional resources on this topic:

From Remodeling Magazine: [Selling Against Your Competition Without Selling Your Soul](#)

From Success.com: [7 Strategies for Selling Against the Competition](#)

From LinkedIn Sales Blog: [Bring Up Your Competitors When Selling?](#)

### On the Road Again: Upcoming Opportunities to Meet in Person



- Sept 27 – 29, 2023: [Profit Rocket Growth Summit](#) – Austin, Texas
- Sept. 28 - Oct. 1, 2023: [CCN Fall Conference - Elevate 2023](#) – Baltimore, Maryland
- October 3 – 6, 2023: [Service World Expo](#) – Phoenix, Arizona
- October 5, 2023: [CertainPath Partner Jam](#) – Temecula, California
- October 15 – 17, 2023: [Neighborhoodly Reunion](#) – Aurora, Colorado
- October 16 – 18, 2023: [QR Top 500 Live](#) – Las Vegas, Nevada
- Oct 18 – 20, 2023: [Hardscape North America](#) – Louisville, Kentucky

### 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



Your program is subject to various Program rules and obligations, including, but not limited to, ensuring that your customers are aware of 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.

This month's message pertains to annual training requirements that are a condition of continued participation in the GreenSky Program—Anniversary Compliance Training.

GreenSky has two types of Merchant Compliance Training that must be completed when onboarding and annually: Merchant-Level Compliance Training and Merchant Employee-Level Compliance Training. You must ensure employees complete their training by the due dates because failure to complete the training may lead to your employees losing their ability to intake, submit, or facilitate credit applications or your company being suspended from further participation in the Program.

First, Merchant-Level Compliance Training must be completed by a Company representative within 30 days of the submission of the first credit application under your merchant ID number and each year thereafter by your GreenSky anniversary date. This essential training covers important rules and requirements around the Program, and it differs from the annual Merchant Employee-Level Compliance Training that you and your associates may also have to complete. Although only one person from your business needs to participate in and re-certify the anniversary Merchant-Level Compliance Training, all employees must be advised of and trained regarding the rules and requirements described in this Merchant-Level Compliance Training. When your GreenSky anniversary date nears, we will send you an email with everything necessary to complete the training.

Second, Merchant Employee-Level Compliance Training must be completed by each employee that has the ability to intake, submit, or facilitate credit applications on behalf of your company. Until your employee completes his or her Merchant Employee-Level Compliance Training (which includes passing a knowledge-based test on the training), they will not be able to intake, submit, or facilitate credit applications. This Merchant Employee-Level Compliance Training describes the rules and requirements of the Program, including, but not limited to, the Program's loan application and transaction submission procedures. Your employees must also complete the Merchant Employee-Level Compliance Training within 365 days of their previous training, and we will provide notices to your employees as they near the retraining deadline.

We want to ensure you have all the knowledge necessary to successfully utilize the GreenSky Program. You are encouraged to complete the training in a timely fashion and failure to do so by the deadline may result in a suspension of your account until the requirement is fulfilled. Please contact your Client Growth Manager if you have questions.

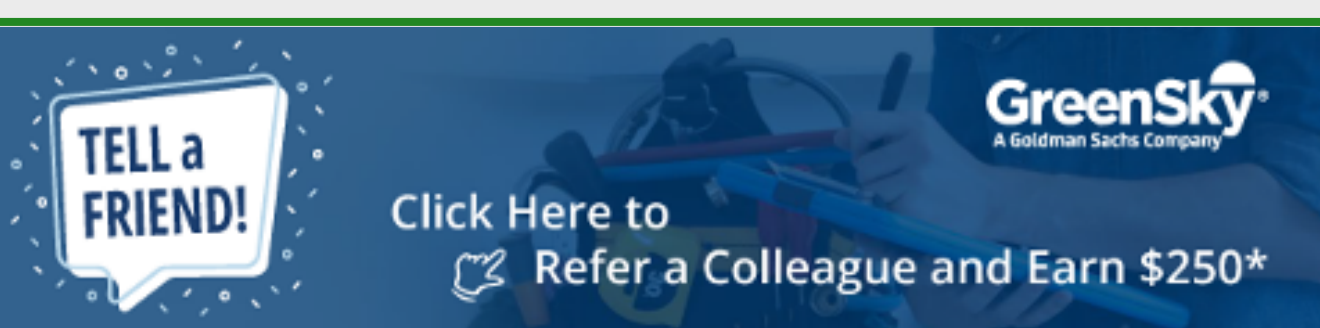
#### An additional note related to Merchant Fees and the Program's prohibition of surcharges:

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.

As always, if you have questions, please contact your Client Growth Manager or reach us at 1-800-357-1558. We're here to help!

Thank you for partnering with us,

The GreenSky® Team



\* [Referral program rules](#)

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