



**Kitchen
Cabinet
Distributors™**

GreenSky®



Contractors report up to a 50% increase in sales¹ with consumer financing

Kitchen Cabinet Distributors has teamed up with the GreenSky® Loan Program², a leader in home improvement financing, to help you close more sales and grow your business.

Being a GreenSky® merchant through Kitchen Cabinet Distributors is easy, quick and rewarding:

- **EASY:** A variety of plans make it easy for homeowners to find the right plan
- **QUICK:** The online or app based approval process takes less than two minutes
- **CASH BACK:** The more you finance, the more you are rewarded through monthly cash rebate programs⁶

CLOSE MORE SALES



- High approval rates⁴
- Deferred Interest plans³
- Credit limits up to \$55,000⁴

GET PAID FASTER⁵



- Quick funding upon authorization
- No paperwork, completion certificates or sales contracts required

POSITIVE CUSTOMER EXPERIENCE



- Paperless application process⁵
- Decisions in seconds
- Increased referrals

¹Based on GreenSky® Program internal analytics. ²GreenSky® is a loan program name for certain consumer credit plans extended by participating lenders to borrowers for the purchase of goods and/or services from participating merchants/providers. Participating lenders are federally insured, federal and state chartered financial institutions providing credit without regard to age, race, color, religion, national origin, gender or familial status. GreenSky® is a registered trademark of GreenSky, LLC. GreenSky, LLC and its wholly-owned subsidiaries service the loans on behalf of participating lenders. ³Subject to credit approval. Interest is billed during the promotional period but all interest is waived if the entire loan amount is paid in full before the end of the promotional period. ⁴Fixed APR during the life of the loan. Subject to credit approval. ⁵See Operating Instructions at [greensky.com/merchantagreement](https://www.greensky.com/merchantagreement). ⁶See your Regional Manager for details. NMLS #1416362

How GreenSky® Works



Step 1: Homeowner Applies

Customers can apply online through the program website, by phone, or on the mobile application.



Step 2: Homeowner Gets Approved

Credit decisions can be delivered in seconds; approved customers receive a GreenSky® account number and loan agreement from the lender.



Step 3: You Get Paid

Use the customer's GreenSky® account number to process the payment just like a credit card.

Frequently Asked Questions

Q: Why should I offer financing?

Offering your customers flexible financing options gives them the buying power to afford their dream project, increasing your close rate and average order size.

Affordable payment buyers will spend more on their dream project if it only adds a small amount to their monthly payment.

Cash buyers could write a check today, but can afford to spend much more with promotional options, such as deferred interest for 12 months².

Q: How do my customers pay me?

Once approved, your customer is given an account number as part of their loan agreement package. Once your customer agrees to use the GreenSky® loan, simply use this number as you would a standard credit card with your merchant processor.

Q: How long does it take for me to get paid?

Once your customer approves the loan agreement, they

can pay you immediately.

Q: How does the Kitchen Cabinet Distributors - GreenSky® Program¹ increase sales?

Customers prefer payment options for major purchases to increase their buying power and fit their budget. Kitchen Cabinet Distributors - GreenSky® offers multiple plans including Deferred Interest, low interest, and fixed payment options to meet any financing need.

Q: How do I offer my customers the Kitchen Cabinet Distributors - GreenSky® Program?

1. Apply to become a GreenSky contractor.
2. Use the mobile app, online application or phone number to offer financing to your customer.
3. Close the sale and give your customer the products and services they need!



Apply Now to Get Started Today

greensky.com/sponsor/kcd

844.666.8611

Use sponsor number **721**



We offer a variety of competitive financing plans so your customers can choose the one that fits their project budget¹.

CREDIT PRODUCTS AND MERCHANT COST

Plan Number	Plan Name	Annual Percentage Rate	Estimated Payment Factor ⁷	Term (Total Payments)	Merchant Fee ⁸
3128	12 Month No Interest/No Pay ²	17.99%-26.99%	2.32%	84	5.25%
3068	6 Month No Interest/No Pay ²	17.99%-26.99%	2.21%	84	2.75%
4123	12 Month No Interest with Payments ²	17.99%-26.99%	1.50% & 4.99%	36	3.25%
4188	18 Month No Interest with Payments ²	17.99%-26.99%	1.50% & 2.40%	84	6.75%
1187	Reduced Rate 9.99% ³	9.99%	1.73%	84	3.75%
1969	Reduced Rate 9.99% ⁴	9.99%	1.57%	96	0.00%
1209	Reduced Rate 9.99% ⁵	9.99%	1.35%	120	4.10%
6060	60 Months ⁶	0.00%	1.67%	60	15.50%

¹Customers have 120 days from application to complete purchases.

²For deferred interest plans, interest is billed during the promotional period but all interest is waived if the purchase amount is paid in full before the end of the promotional period.

³Subject to credit approval. Fixed APR of 9.99% for 84 months. For each \$1,000 financed, 5 payments of \$8.33 followed by 79 amortized payments of \$17.32.

⁴Subject to credit approval. Fixed APR of 9.99% for 96 months. For each \$1,000 financed, 5 payments of \$8.33 followed by 91 amortized payments of \$15.72.

⁵Subject to credit approval. Fixed APR of 9.99% for 120 months. For each \$1,000 financed, 5 payments of \$8.33 followed by 115 amortized payments of \$13.55.

⁶Subject to credit approval. Fixed APR of 0.00% for 65 months. For each \$1,000 financed, 5 months of \$0.00 payments followed by 60 amortized payments of \$16.67.

⁷Applies to payments after promo and assumes lowest possible APR for plan. If two payment factors are displayed, the first is for payments required during the promo.

⁸Payment card network processing fees may apply.

⁹See your Regional Manager for details.

Maximum Rebate: 0.25% monthly rebate at \$125,000 per month⁹.



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greensky.com/sponsor/kcd

844.666.8611

Use sponsor number **721**

Offering financing is EASY. Follow the steps below to become a GreenSky® merchant through Kitchen Cabinet Distributors:

Start Your Application Today

STEP 1: APPLY



- Apply at www.greenskycredit.com/sponsor/kcd or call 844.666.8611
- Use sponser number 721
- You will receive an application and agreement email upon completion

Get Approved by GreenSky

STEP 2: APPROVE



- A GreenSky® professional will review your application and approve, or request more information

Submit Your Enrollment

STEP 3: ENROLL



- Complete your banking and contact information

Complete Your Training

STEP 4: TRAIN



- Complete mandatory online training program
- Receive your merchant number

In a matter of days, you'll be able to offer consumer financing to increase your sales and increase homeowner satisfaction.



Apply Now to Get Started Today

greensky.com/sponsor/kcd

844.666.8611

Use sponsor number **721**