



GreenSky[®] Patient Solutions Competitive Landscape

2018





Headquartered in
Atlanta, GA



Full-service
helping customers by
helping you drive sales

More than \$10 billion
in consumer loans
across all

50 states

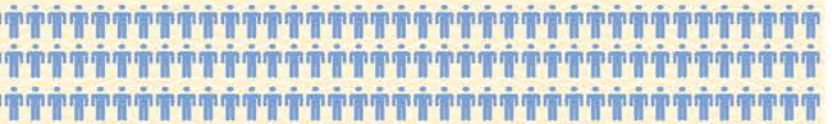
via mobile and online
transactions



WHO IS GreenSky®?



Chosen by over
20,000
business owners
and retailers in the U.S.



Payment Options
for all types of buyers



Financing for the GreenSky®
Loan Program is provided by

Federally Insured

federal and state chartered
financial institutions

Introduction to GreenSky®

GreenSky, LLC is a leading national provider of point-of-sale credit.

Since 2006, GreenSky has built consumer credit programs focused on providing borrowers real-time access to financing.

GreenSky IPO raised ~\$1.01bn (NASDAQ: GSKY) in an initial public offering (IPO) and began trading on May 24, 2018.

GreenSky's business model has proven highly scalable due to three key efficiencies:

1. Proprietary state of the art, technology-driven origination, credit decisioning and servicing platform.
2. Vast origination channels throughout the country that facilitate GreenSky's flexible funding solutions across multiple segments:
 - Elective Healthcare
 - Home Improvement
 - Specialty Retail
3. Unique off-balance sheet funding structure through a network of 14 bank partners who have committed \$7 Billion. Example partners include the following super-regional banks:



Leader in Innovation

- **Our CEO is on the cover of the Forbes September 2017 Issue**

"For some fields, GreenSky offers the potential to replace credit card financing entirely."¹

- **GreenSky is #17 on the CNBC's Disruptor 50 List**

"In the fifth annual Disruptor 50 list, CNBC features private companies in a range of industries - from biotech and machine learning to transportation and retail - whose innovations are changing the world."²

¹ <https://www.cnbc.com/2017/05/16/the-2017-cnbc-disruptor-50-list-of-companies.html>

² Forbes edition September 5, 2017, Lauren Gensler

Why Settle For Less? By the end of Q3 2018

GreenSky® Patient Solutions brings you the most comprehensive Patient Financing Program

	Competitor A	Competitor B	GreenSky
Lowest APRs	14.9% APR for 24, 36 and 48 months, 16.9% APR for 60 months (equal fixed monthly payments required until paid in full)	3.99%-24.99% 24 Months 5.99%-24.99% 36 Months 6.99%-24.99% 48 Months 7.99%-24.99% 60 Months 8.99%-24.99% 72 Months 9.99%-24.99% 84 Months	3.99%-24.99% 24 Months 4.99% -24.99% 36 Months 5.99% -24.99% 48 Months 6.99% -24.99% 60 Months 7.99% -29.99% 72 Months 7.99% -16.99% 84 Months
Largest Credit Limit	Up to \$25,000	Up to \$55,000	Up to \$65,000
Lowest Payment for \$10K case	\$248/month for 60 months @ 16.9% APR	\$181/month for 72 months @ 8.99% APR	\$156/month for 84 months @ 7.99% APR
Lowest Payment for a \$30K case	\$744/month for 84 months @ 16.9% APR	\$498/month for 84 months @ 9.99% APR	\$467/month for 84 months @ 7.99% APR
Check Your Rate (Pre-Qual "soft hit")	Credit decision may change post "soft-hit"	Yes	Yes
Installment Loan for Episodic care	No	Yes	Yes
Private Label Credit Card for repeat use at Your Location Only	No – you originate the account but the funds can be spent at your competitors	N/A	Yes
True 0% APR Promotions	No	No	Yes

< Proprietary & Confidential >



Why GreenSky® is the Right Choice

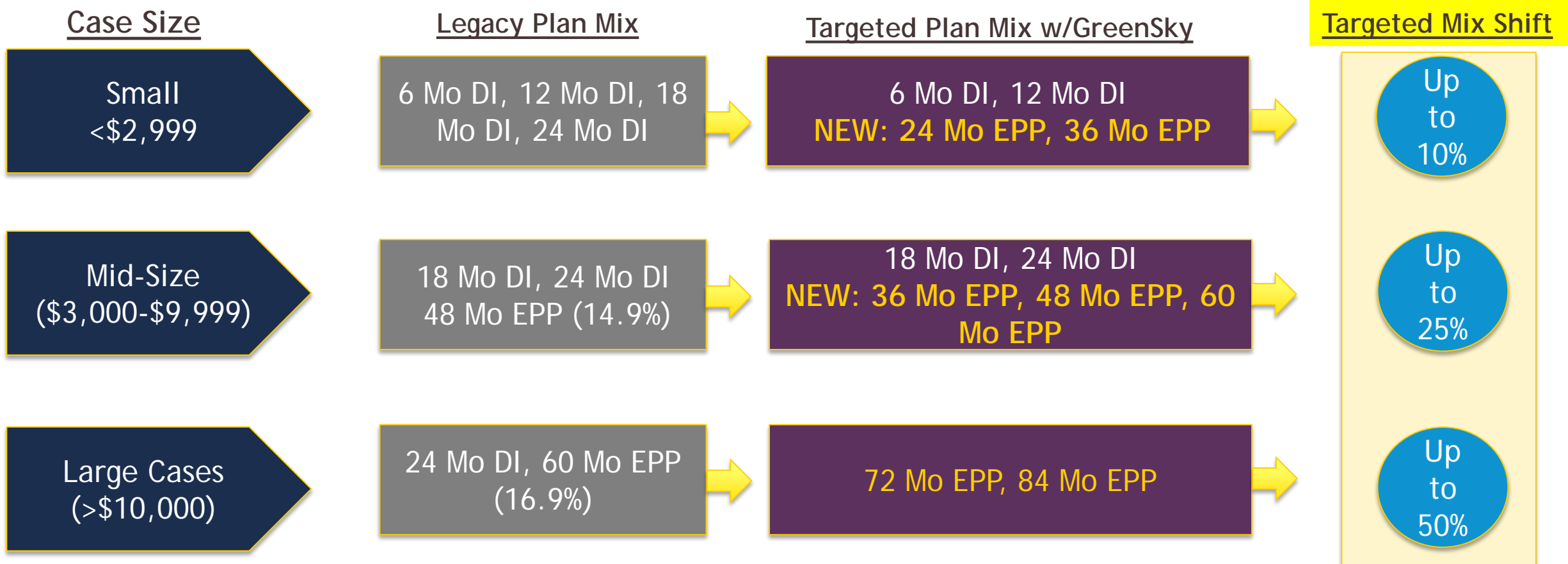
More Promo Options | Lowest APRs | Customized Solutions for Your Practice

		Competitor A	Competitor B	GreenSky
Terms	No Interest if Paid in Full	6, 12, 18, 24	6, 12, 18, 24	6, 12, 18, 24
	Equal Payment	24, 36, 48, 60	24, 36, 48, 60, 72, 84	24, 36, 48, 60, 72, 84
	0% Interest	N/A	N/A	36, 48, 60
APRs	No Interest if Paid in Full	26.99%	26.99%	26.99% / 29.99%
	Equal Payment	14.9% 48 16.9% 60	3.99%-24.99% 24	3.99%-24.99% 24
			5.99%-24.99% 36	4.99%-24.99% 36
			6.99%-24.99% 48	5.99%-24.99% 48
			7.99%-24.99% 60	6.99%-24.99% 60
8.99%-24.99% 72			7.99%-29.99% 72	
9.99%-24.99% 84	7.99%-16.99% 84			
0% Interest	N/A	N/A	0%	

< Proprietary & Confidential >

GreenSky Plan Guide

With GreenSky's Plan Guide, your practice can reduce Provider Fees while providing more comprehensive treatments



Go To:
www.Greensky.com/sponsor/bridge

Contact:
Darren Anderson and Jeff Mayka

Direct Phone: 949.500.8384

E-mail: Jeff.Makyka@greenskycredit.com