



EBOOK



Above and Beyond the call of duty!

Table of Contents

Why Us?	3
Inspections & Cleanings	4
Repairs	5
Chimney Caps	6
Liners	14
Stove Installation	21
Heat Shield	22
Financing	26
FAQS	30

Why Choose On Duty?

On Duty is a local, family-run business with decades of industry experience and superior customer service. We have a long-lasting reputation with all our 5,400+ customers, and have made close relationships with our vendors to keep us up to date on timely delivery ensuring that our customers receive their service as scheduled. Prompt and efficient provision is one of our top priorities at On Duty.

We have multiple systems in place to stay organized, with a technologically driven approach to afford the most convenience. Our technicians complete extensive training, both in large, industry-wide workshops and individual progress conferences that On Duty owner, Bryan, personally oversees. Their moral character, professionalism, and expertise reflect our core values that we hold in the highest regard. They will provide every solution possible to repair, replace, install, and improve your chimney system. Our customers have these options so they never feel limited with solutions and we go above and beyond to communicate with our customers so they know exactly what to expect.

We take pride in only using top quality materials, with several of them having lifetime warranties. From the office staff, to a field apprentice, to management, you can count on us to truly listen to your home improvement needs and deliver the best experience possible.

Inspections and Cleanings



A chimney inspection is the first step in ensuring your fireplace and chimney are safe, efficient, and ready to use. Our inspectors follow nationally recognized safety standards to thoroughly evaluate every component of your system — inside and out.

During your inspection, we carefully examine the chimney structure, flue liner, cap, smoke chamber, and firebox for any signs of damage, deterioration, or blockage. Using specialized tools and professional camera systems, we can detect hidden issues before they become costly repairs or safety hazards.



An inspection provides valuable peace of mind, confirming your chimney is in proper working condition and free of risks such as creosote buildup, water intrusion, or carbon monoxide leaks. Whether you're preparing for the heating season, buying or selling a home, or simply want to know your system is safe, an inspection delivers the confidence you need.

Trust the On Duty Chimney experts who see what others might miss — keeping your home protected, your family safe, and your fireplace ready to perform at its best.

A chimney cleaning isn't just about sweeping out soot — it's about keeping your home safe, comfortable, and running efficiently. When you choose an On Duty technician, you're choosing a professional who follows the highest national standards for safety and quality.

During your cleaning, our experts thoroughly inspect every part of your chimney system, from the flue and liner to the cap and masonry. We look for any buildup, blockages, or damage that could affect your fireplace's performance or your family's safety. Using specialized tools and powerful HEPA vacuums, we remove creosote, soot, and debris without leaving a mess behind.

A cleaning not only prevents chimney fires caused by creosote buildup but also improves airflow and heating efficiency. The result is a cleaner burn, easier lighting, and more warmth from every fire.

Chimney Repairs

Your chimney works hard year-round, and when damage happens, it can put your home at risk. Our experienced technicians are trained to spot problems early and fix them right — protecting your home, improving safety, and extending the life of your system.

We Repair It All!

- Fireplace Repairs
- Cap & Crown Repairs
- Brick & Mortar Repointing
- Flashing & Leak Protection
- Liner & Flue Repairs
- Full Chimney Rebuilds
- Stove & Insert Installs

Don't wait for small cracks to become big problems — book now with your trusted experts at On Duty.



Chimney Rebuild



Smoke Chamber Repair



Gas Fireplace Install

PREMIUM CHIMNEY CAPS



LEAVES RAIN DEBRIS

Chimney caps keep unwanted things out of your chimney, reducing the chances of fires and deterioration. Caps also act as a spark arrestor keeping fiery embers inside and away from combustible material. Olympia Chimney makes the highest quality caps designed for superior chimney protection and a secure fit. Featuring the **FOREVER WARRANTY** and a near limitless selection of styles and shapes, Olympia caps are a top choice of homeowners and hearth professionals everywhere!

RODENTS SNOW BIRDS



STAINLESS, COPPER OR GALVANIZED SINGLE-FLUE CHIMNEY CAPS

Features:

- Targeted Protection For Flues
- 8" Screen Height
- Adjusts To Fit 2½" Of Flue Deviation
- 3/4" Mesh

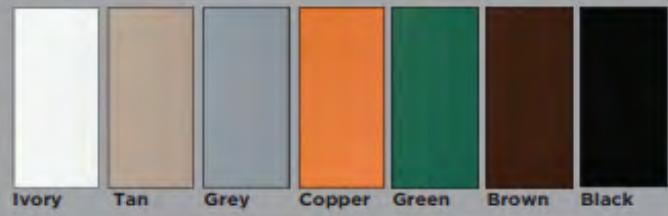


COPPER



GALVANIZED

POWDER COATING AVAILABLE



Ivory

Tan

Grey

Copper

Green

Brown

Black

OLYMPIA CHIMNEY'S
 FOREVER
WARRANTY

STAINLESS

STAINLESS OR COPPER TOP MOUNT MULTI-FLUE

FEATURES:

- 3/4" Mesh
- Hinge Or Rigid Flange
- Stainless Steel Tapcons®
- Self-Locking Serrated Flange Nuts
- Easily Adjusting Mounting Flanges
- Removable Lid



STAINLESS HIP & RIDGE LID



STAINLESS HIP & RIDGE AND STANDING SEAMS

POWDER COATING AVAILABLE
FOR STAINLESS CAPS



COPPER HIP LID



BASIC LID

STAINLESS OR COPPER OUTSIDE MOUNT MULTI-FLUE

FEATURES:

- Snug, Yet Easily Removable Lid
- 3/4" Mesh
- 3" Vertical Skirt Standard. Other Lengths Available
- 2" Horizontal Skirt Is Standard. Other Lengths Available
- Stainless Steel Tapcons®
- Drip Edge



STAINLESS HIP & RIDGE LID



COPPER HIP & RIDGE AND STANDING SEAMS

POWDER COATING AVAILABLE
FOR STAINLESS CAPS



STAINLESS HIP LID



STAINLESS BASIC LID

BIG DRIPPER

The Big Dripper chimney cap line offers the most comprehensive protection for the crown and the chimney from the elements. The cap is fabricated with a crown-like base that extends well beyond the outside of the chimney and includes a special drip edge. We call this "Advanced Drip Edge Technology". **The Big Dripper fits Corbeled or Straight Sided Chimneys.**



POWDER COATING AVAILABLE



STAINLESS OR COPPER POT TOPPERS

Pot Toppers offer an attractive way to protect chimneys equipped with chimney pots from rain and bird/animal intrusion. Pot Toppers are all made to order. They slip into the opening of the chimney pot and adhere with the included construction adhesive.



SHROUDS

Our custom chimney shrouds are precision engineered and manufactured using the latest CAD and CNC machine technologies. Each shroud is built to exact dimensions. Before any shroud is built, we supply precise CAD drawings for approval. These are the finest shrouds on the market. **Available in Top Mount, Corner Outside Mount and Full Outside Mount.**

Go to www.chimneycaps.net to see more options.



SPECIALTY



WIND DIRECTIONAL

Helps prevent downdrafts



WEATHERSHIELD®

Metal chimney cap for air insulated pipes

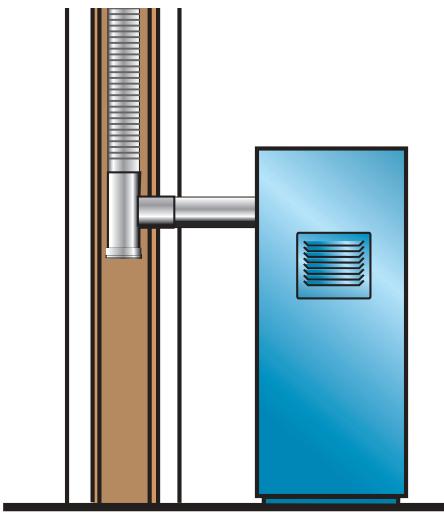


VACU-STACK®

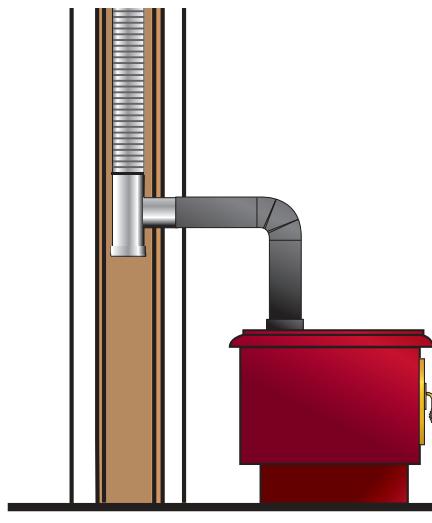
For wind related downdrafts and backpuffing problems



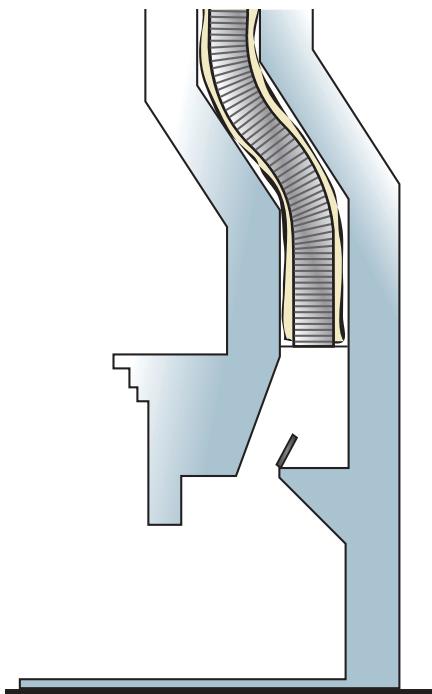
The Armor Flex™ & Hybrid™ relining systems are the solution for every chimney.



Furnaces and water heaters

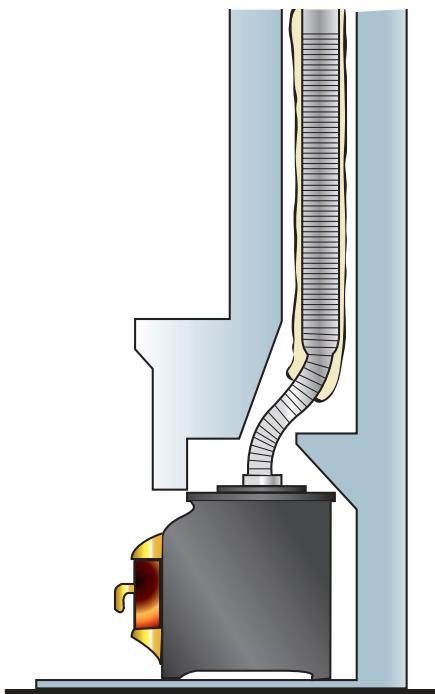


Wood stoves and pellet stoves



Fireplaces

Armor Flex™ & Hybrid™ liners are highly flexible pipes that can fit around the twists and turns of masonry chimneys.



Fireplace inserts

Armor Flex™ & Hybrid™ liners can be custom shaped to fit through tight damper spaces that exist in fireplace inserts. Wood and coal installations require insulation.



WHAT'S HAPPENING IN

Your Home?

Your home safety analysis



Disintegrating chimney



Cracked flue tile



Unlined chimney

Condensation leakage

The condensation has migrated through the chimney causing staining damage to home interior and chimney exterior

Chimney structure disintegrating

This has been caused by acidic moisture in the flue.

Improper chimney draft

Caused by flues which are not properly sized for the heating appliance.

Improper clearance

There is not enough clearance to the wood framing of the home.

Cracked or missing flue tiles

This can lead to carbon monoxide leakage and a higher risk of a home chimney fire.

Unlined or damaged chimney structure

This can lead to carbon monoxide leakage and a higher risk to the home from a chimney fire.

Down-drafting or smoking chimney

Caused by the unsteady draft of an improperly lined flue.

FAQ

Frequently Asked Questions

Why is my chimney breaking down?

The primary culprit in chimney breakdown is the acidic moisture that comes from condensed flue gases. This acidic moisture attacks the chimney from the inside.

That is why a chimney may look good on the outside, but the inside can be a totally different story! Years of normal use with hot and cold cycles and seasonal weather conditions all take their toll on a chimney.

Where does the moisture come from?

Did you know that for every cubic foot of gas burned, two cubic feet of water vapor is created? That is a lot of water! How can this water vapor affect your chimney?

Water vapor always travels up your chimney - it is only when flue gases drop to 120°F that condensation begins. *When water vapor condenses, "rain clouds" form and it literally rains in your chimney!* Countless drops of acidic moisture soak the flue.

This is more of a problem now than it was in the past due to modern, high-efficiency furnaces. High-efficiency furnaces, as their name indicates, extract more heat from a given amount of fuel than conventional furnaces, and less heat is lost up the chimney.

However, since less heat is sent up the chimney, the temperature in the flue is often below 120°F. The acidic "rain" happens frequently, and the flue seldom has a chance to dry out. Herein lies the side effect of high-efficiency furnaces: excessive acidic moisture in the flue. In turn, this acidic moisture wreaks havoc on terra-cotta flues and masonry.



Damaged flue: Notice the moisture and the missing piece of flue tile.



This crack may be small, but it could open as wide as 1/4 inch when the flue is overheated.



What is the big deal with a few cracked flues?

It happens thousands of times each year. Damaged chimneys equal disaster. Carbon monoxide quietly leaks unobserved through cracks in the flue lining and into the home. Even small amounts can make you and your family sick. The risk of a chimney fire turning into a house fire is another serious risk. There are two ways that a chimney fire can ignite your home:

1) A chimney fire is like a huge torch, and the flames can escape through cracks in the flue tile and then through cracked mortar in the surrounding brick, and directly set your house on fire.

2) Chimney fires can rage at temperatures upwards of 2000 degrees. This extreme heat can bring structural materials surrounding the chimney to a flash point, and just by heat alone, can ignite materials in your house.

A few cracked flue tiles is serious business!



A crack like this can allow deadly gases to leak into the home, and can open the way for a chimney fire to turn into a house fire

The Problem: *dangerous chimneys*



This chimney may look fine on the outside, but what about the inside?

Home Safety

Your chimney has a big responsibility. It carries toxic gas out of your home, and while doing its job, it must withstand constant attack by acid, creosote and extreme temperatures for years on end.

These conditions cause chimney damage and deterioration, and when that happens, your family's safety is in question. The risks of carbon monoxide poisoning and house fires become very real.

Outside vs. Inside

Look at the picture on the left. Most people would not see anything wrong with this chimney.

But there is more to the story. On the inside, the chimney could be seriously damaged, and not be up to safety regulations.

Old vs. New

Old-fashioned chimneys were not designed to vent modern heating appliances

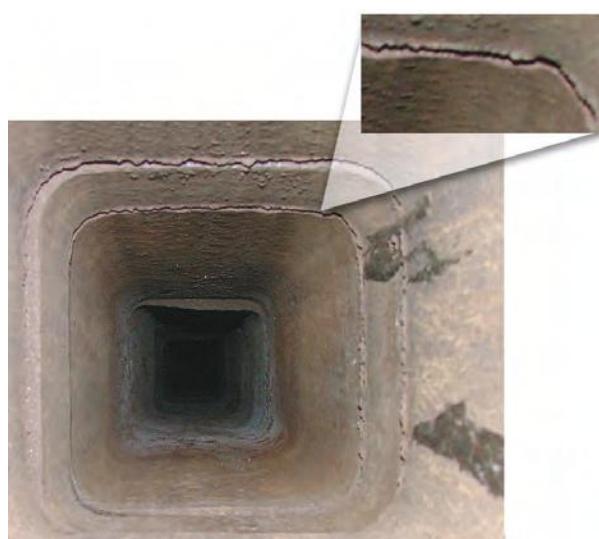
Besides, no chimney lasts forever.



Read more to find out about what is going on in your chimney.



Furnace Flue



Fireplace Flue

Because of the hostile environment, the inside of both flues of this chimney have deteriorated. Notice the cracked flue tiles (left) and the deteriorated joints and/or misaligned flues (right). According to code, both flues should be relined.

The Fireplace's Flue

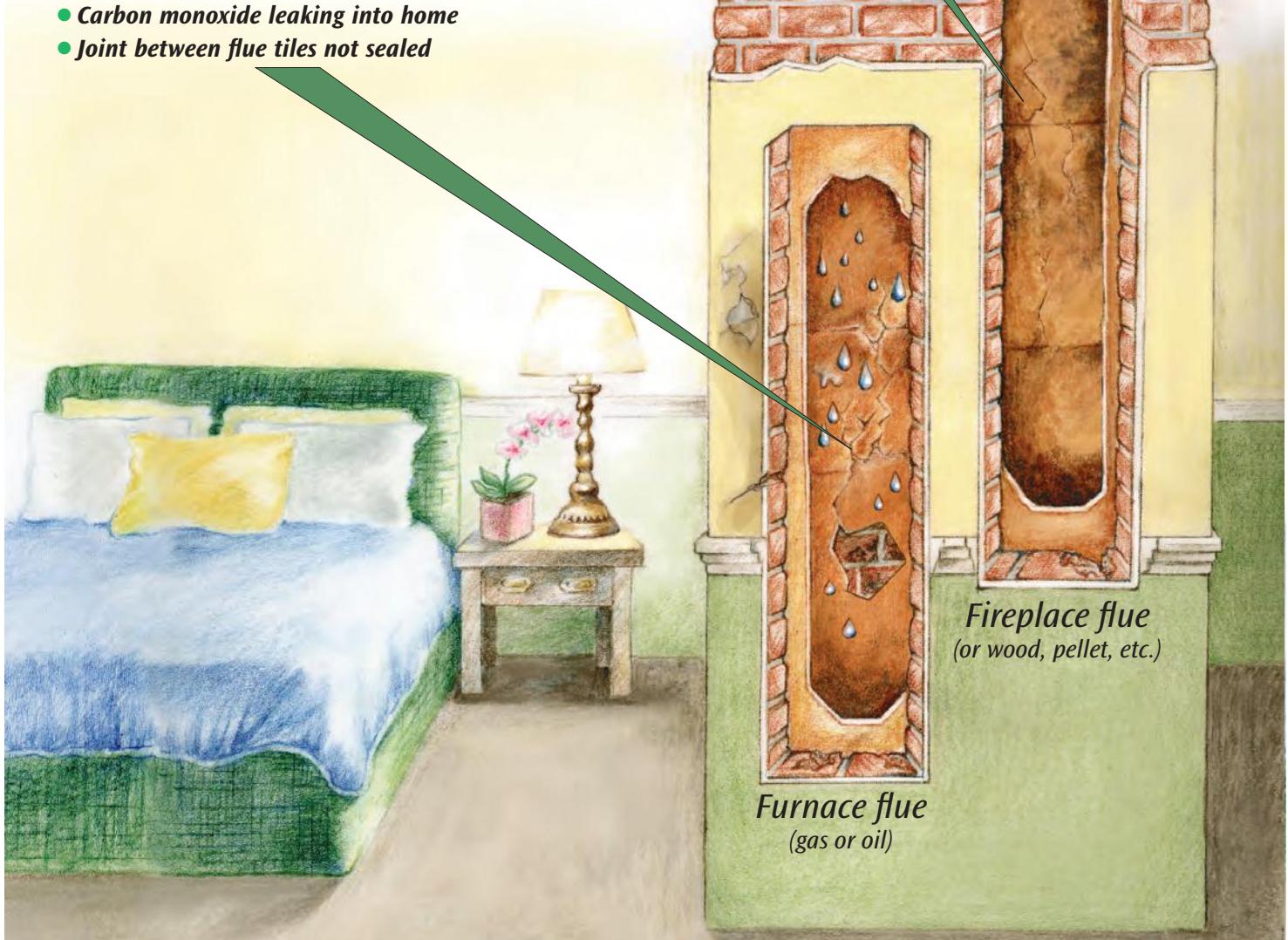
This flue is servicing a fireplace, wood stove, pellet stove or other solid fuel appliance. It may have undergone a chimney fire, or have been connected to an improperly vented appliance, mis-used wood stove, or exposed to excessive moisture. A damaged flue brings the dangers of fire and carbon monoxide poisoning.

- **Cracked or missing tiles**
- **Joint between flue tiles not sealed**
- **Eroded brick and mortar**
- **Flue tiles not aligned properly**
- **Excessive or glazed creosote.**
- **Improper chimney draft**

The Furnace's Flue

High-efficiency furnaces do not waste energy by sending heat up a chimney. As a result, temperatures in the flue drop low enough to produce condensation. This water combines with acids in the flue to create acidic moisture. Clay liners are particularly vulnerable to this acidic moisture assault.

- **Flaking plaster and/or peeling wallpaper**
- **Staining on wall surfaces due to moisture**
- **Excessive moisture in gas or oil flues**
- **Excessive soot in oil furnace flues**
- **Chimney structure deteriorating**
- **Eroded or missing clay liner**
- **Carbon monoxide leaking into home**
- **Joint between flue tiles not sealed**



(For demonstration purposes, illustrations show most possible symptoms of a damaged chimney. Your chimney may not have every symptom, and still need attention.)

Chimney Fires

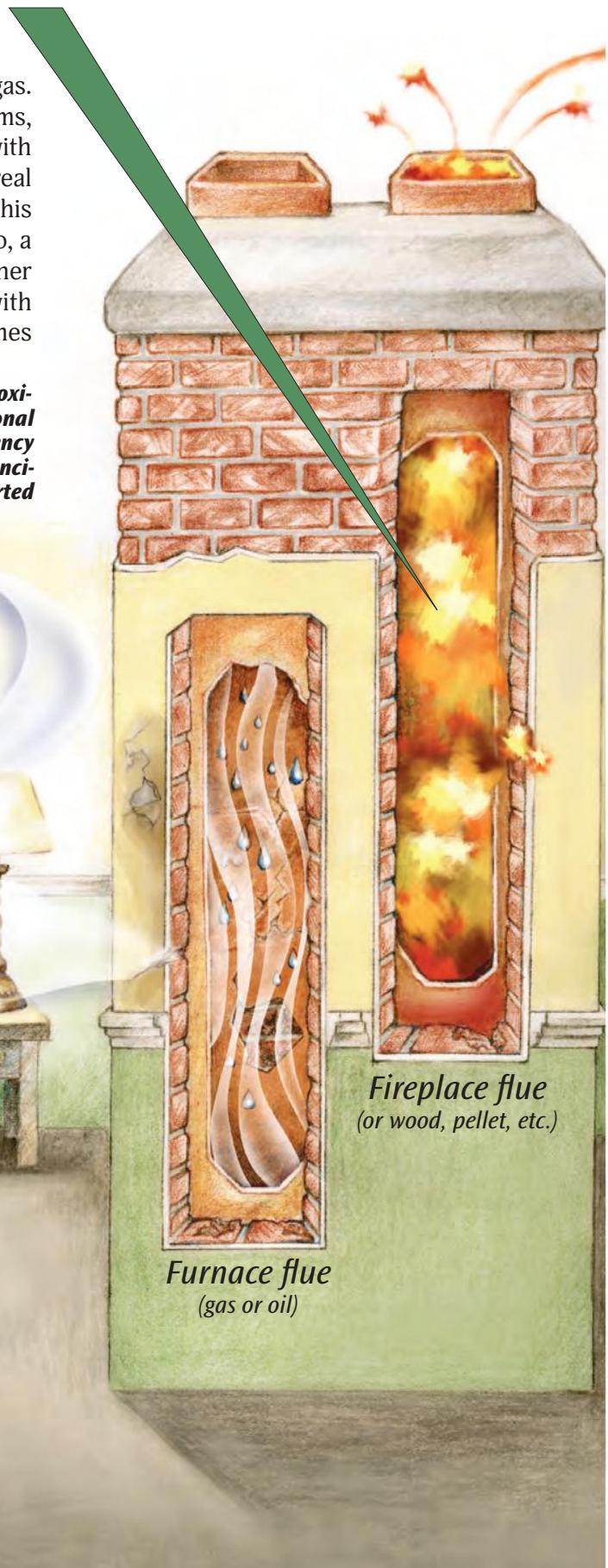
Chimney fires happen when creosote builds up in the flue and ignites. These fires can rage at temperatures up to 2000 degrees and roar just inches away from your home. The intense heat alone can bring surrounding materials to the flash point, and ignite your home. Also, sparks from the fire can find their way through small cracks in the liner and quickly turn a chimney fire into a house fire.

Creosote is estimated to be involved in 14,720 (or 22%) home heating fires per year, and it is estimated to result in 4 deaths, 24 injuries and \$33 million in property damage per year. (Source: NFPA)

Carbon Monoxide

Carbon monoxide (CO) is a colorless, odorless gas. Sometimes an early warning is flu-like symptoms, but CO can cause brain damage and death with no warning. A damaged furnace flue poses a real threat of carbon monoxide poisoning, because this gas can escape through the smallest crack. Also, a partial or complete collapse of the clay flue liner can block the flue, and quickly fill the house with deadly gas. Sadly this tragedy occurs in homes across the country every year.

Between 2001-2003, the CDC estimates that approximately 15,200 people were treated for unintentional non-fire carbon monoxide poisoning in emergency rooms and in 2005 there were an estimated 61,100 incidents reported, up 18% from 2003. 89% of the reported incidents took place in the home! (Source: NFPA)



The Armor Flex™ and/or Hybrid™ Solution

Armor Flex™ & Hybrid™ are All-Fuel liners that are the ideal choice, especially when it comes to handling heavy creosote situations. These are manufactured from a stainless steel alloy that is designed with a tight, corrugated seam that minimizes creosote build up. Its heavy durable structure withstands the effects of repeated cleanings. Armor Flex™ & Hybrid™ are the ultimate in heavy flex liners.

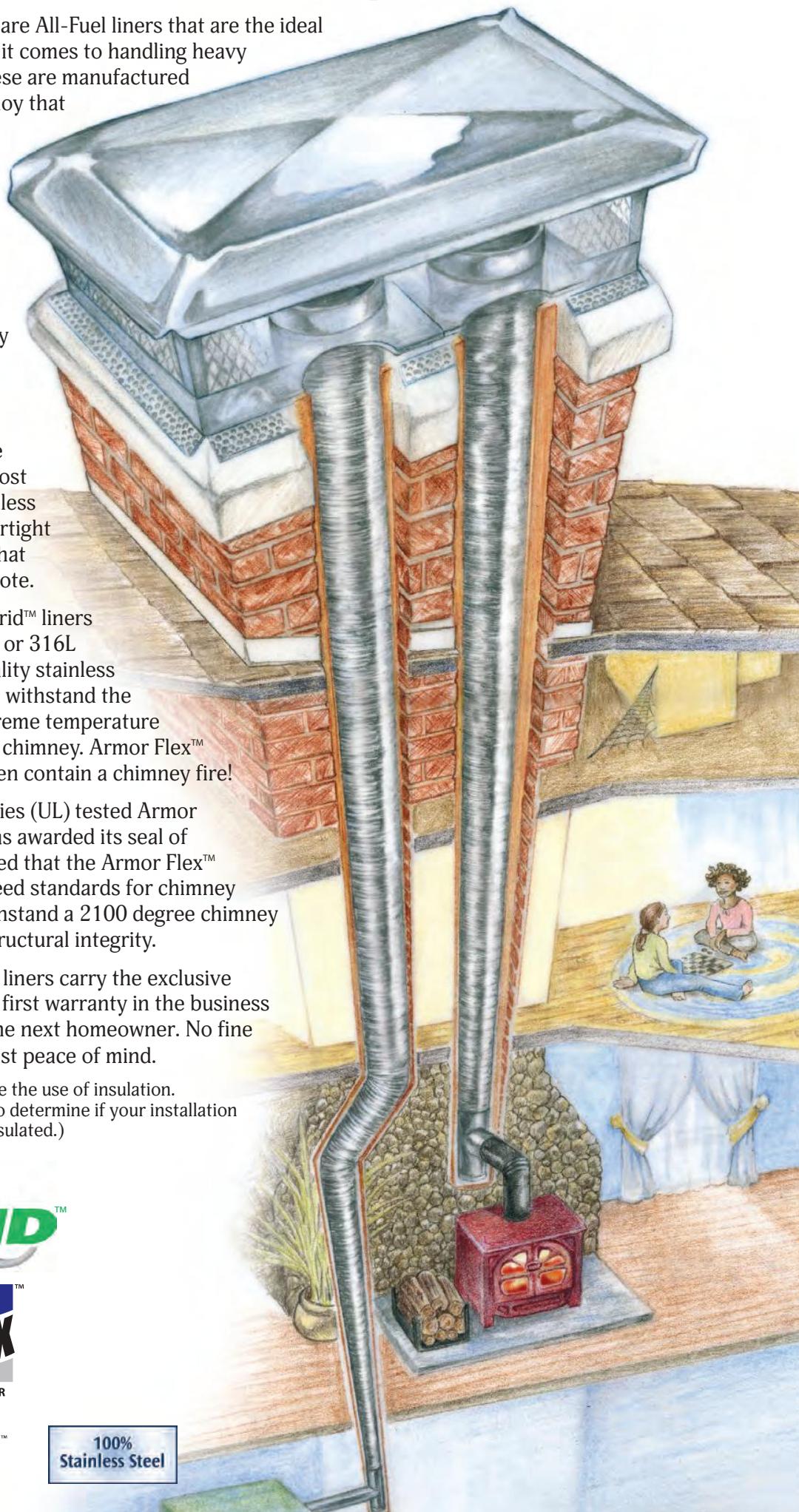
Armor Flex™ & Hybrid™ chimney liners are an excellent solution to the problems that plague most chimneys. Modern stainless steel walls provide an airtight and watertight barrier that seals in gases and creosote.

The Armor Flex™ & Hybrid™ liners are made of 100% 304L or 316L stainless steel. High quality stainless steel is an alloy made to withstand the acidic moisture and extreme temperature fluctuations inside your chimney. Armor Flex™ & Hybrid™ liners will even contain a chimney fire!

Underwriters Laboratories (UL) tested Armor Flex™ & Hybrid™, and has awarded its seal of approval. UL has declared that the Armor Flex™ & Hybrid™ systems exceed standards for chimney safety and can even withstand a 2100 degree chimney fire and still maintain structural integrity.

Armor Flex™ & Hybrid™ liners carry the exclusive Forever Warranty™, the first warranty in the business that is transferable to the next homeowner. No fine print in *this* warranty, just peace of mind.

(Certain installations require the use of insulation. Consult your professional to determine if your installation requires that the liner be insulated.)



HEAVY DUTY FLEXIBLE LINER



100%
Stainless Steel

Stove Installations

Here at On Duty, we strive to bring you the best quality products. Napoleon & Regency stoves are crafted with the highest quality materials and will look great in any space. From wood burning, pellet to gas stoves, you will be sure to find one that's perfect for your home.



Regency Pro-Series Ci2700 Wood Stove Insert



Regency Hampton Hi1150 Wood Stove Insert



Napoleon Oakville X3 Direct Vent Gas Insert

Please click for more information on
stove models:

Napoleon

Regency

To browse Hearth Pads please visit:
Ember King AJ Hearth Pads

HeatShield®

Cerfractory® Flue Sealant

Chimney Repair & Relining System

Improves Chimney Performance

Eliminates Hazards

Economical

Eco Friendly

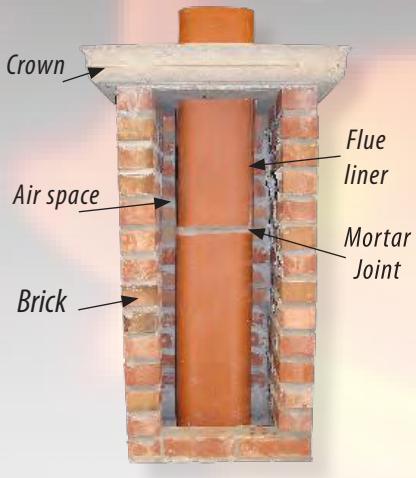
Listed UL 1777

20 Year Warranty

“Restore your chimney with HeatShield®”

Anatomy Of Your Chimney

Whether your chimney is used to vent a fireplace, woodstove, or furnace, most have sections of clay flue tile stacked one above the other to form a liner called the flue. The flue liner should be tightly sealed to protect the integrity and efficiency of your chimney. But over time, hidden dangers can develop that will compromise the safety and efficiency of your chimney.



Are There Hidden Dangers In Your Chimney?

Gaps Between Flue Tiles

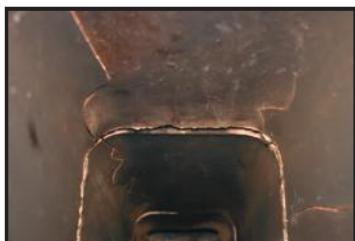
The combustion process creates noxious gases that can contain creosote/soot, carbon monoxide, and corrosive chemicals. The purpose of your chimney is to safely vent hazardous flue gases from your home. Flue tiles are typically sealed with mortar to keep these gases within the flue. But over time, the mixture of heat, moisture, and chemicals will erode the mortar, leaving gaps or voids between flue tiles.



Actual photo of deteriorated mortar joint between flue tiles

Cracked Flue Tiles

Flue tiles crack due to "sudden occurrences" such as a chimney fire, lightning strike, or seismic event. Cracks may also be caused by poor workmanship or settling of your home.



Actual photo of cracked flue tiles

Flaking Flue Tiles (Spalling)

Years of exposure to corrosive chemicals and moisture from combustion can attack clay flue tiles, causing pieces of the flue liner to flake off or delaminate, a process called spalling.

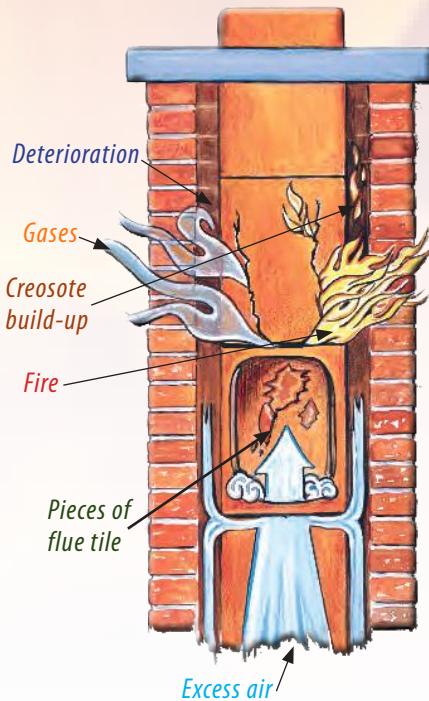


Actual photo of spalled flue tile

How These Hidden Dangers Can Affect You

Fire & Health Risks

These defects, no matter how small, begin a process that will further erode the chimney and can pose a threat to your family's health. When heat, moisture, and gases escape through gaps or cracks in your chimney, they **deteriorate** your chimney from the inside out. More importantly, the gaps and cracks can cause health risks, by allowing poisonous **gases** to escape into your home. Combustible **creosote** or **soot** can escape through these openings and build up outside the flue liner. If the creosote were to catch **fire** in this area of your chimney, serious damage can occur, because the fire can no longer be contained within the flue. Pieces of flue tile that flake off due to spalling, can form dangerous blockages within your chimney.



Loss Of Efficiency

To work correctly and efficiently, chimneys must be gas tight and free of gaps and cracks. Gases rising up through your chimney are similar to liquid being sipped through a straw. If the straw has a crack or hole in it the liquid will not flow effectively through it. Gaps or cracks allow **excess air** into your chimney, slow the updraft and make it harder for smoke and gases to rise up and out. Hence, the fireplace, woodstove, or furnace will perform poorly, resulting in loss of heat efficiency.

Chimney Safety Institute Of America (csia.org)

According to the CSIA (csia.org), problems such as gaps, cracks, and spalling in your chimney's flue can present serious risks to your home and family, because your chimney can no longer perform its intended function— to safely contain and vent the products of combustion to the outside.

Building Codes

Building codes and fire standards require that chimneys are structurally sound, durable, smoke tight and capable of conveying flue gases to the outside competently and safely.

National Fire Protection Association (NFPA)

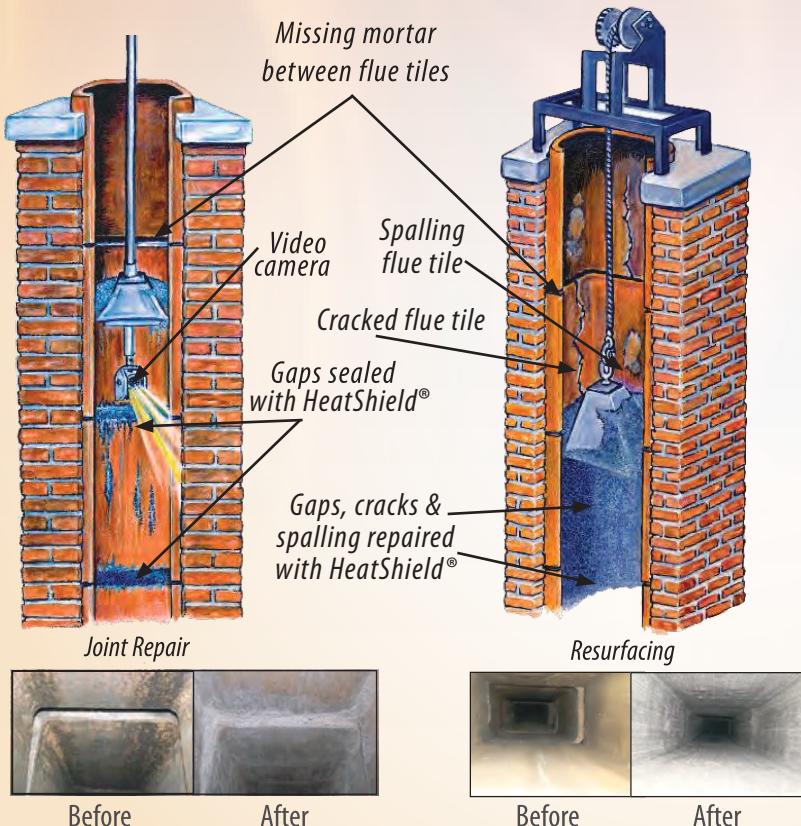
"If the flue liner in a chimney has softened, cracked or otherwise deteriorated so that it no longer has the ability to contain the products of combustion (i.e., heat, moisture, creosote, and flue gases), it shall be removed and replaced, repaired or relined..." NFPA 211- Standard for Chimneys, Fireplaces, Vents, and Solid Fuel-Burning Appliances (2006).

HeatShield Restores Your Chimney

HeatShield® is a specially formulated "Cerfractory®" sealant material that restores the integrity of your chimney's flue to vent hazardous flue gases from your home. It eliminates the dangers in your chimney caused by gaps, cracks, and spalling for years to come. By using either the Repair System or the CeCure® Sleeve Relining System (depending on the defects found), your chimney will be restored to its original peak level of safety and efficiency.

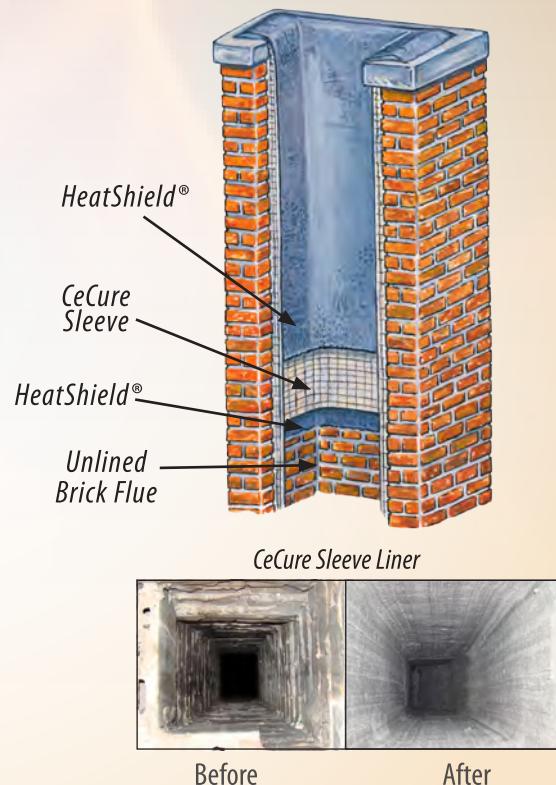
Repair

To repair chimney interiors, one of two methods are used. The Joint Repair System is used for chimneys that only require repair of defective mortar joints. The Resurfacing System is used to repair mortar joints and other minor defects in tile lined flues.



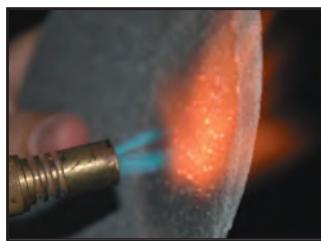
Relining

In chimneys with more serious defects or unlined chimneys, HeatShield® can be used with the CeCure® Sleeve. The CeCure® Sleeve is a thin profile, ceramic insulation, reinforced with stainless steel fabric that is sandwiched between two coats of HeatShield® Cerfractory® Flue Sealant.



HeatShield® Takes The Heat— So You Don't Have To

Developed in Europe over 20 years ago, HeatShield's Cerfractory® technology is a hybrid (ceramic/refractory) coating and proven effective both in use and by independent lab testing. As a repair, it's been proven to withstand moisture, corrosive flue gases, and temperatures in excess of 2900°F. It's rated a "Super-Duty" refractory mortar per ASTM (American Society for Testing and Materials) C199. It surpasses both National Fire Prevention Association (NFPA) and International Residential Code (IRC) which require only a "Medium-Duty" refractory mortar for use in fireplaces and chimneys. It is an approved "all fuel" chimney liner and listed to UL 1777 by Warnock Hersey with the addition of the CeCure Sleeve. To learn more about HeatShield's® extensive testing, listing, and certification visit CeCureChimney.com.



Actual disk of HeatShield Cerfractory heated with torch

Your Chimney: Expertly Repaired

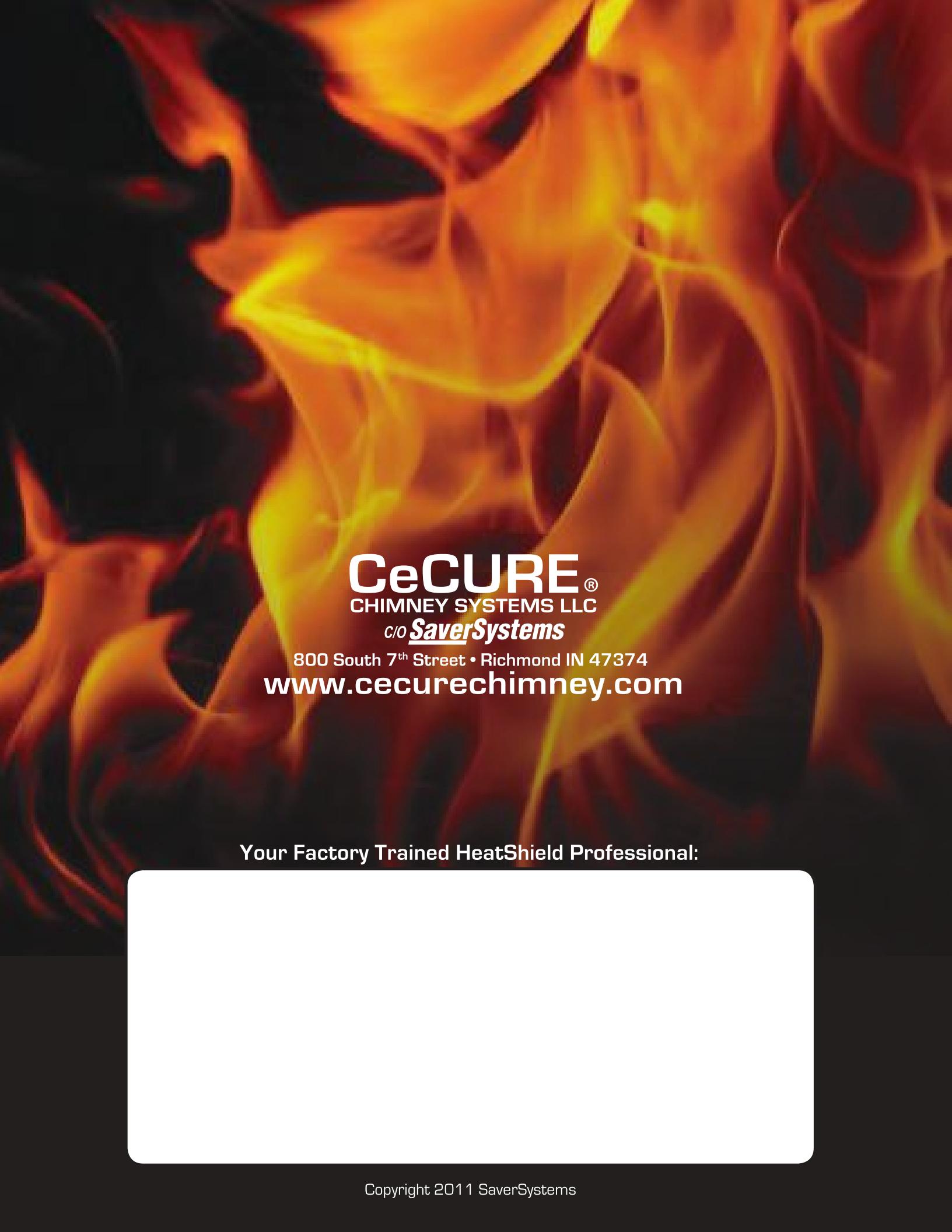
Independent HeatShield Installers are carefully selected based on their industry certifications and experience. Armed with factory training and specially designed tools, your HeatShield® professional can expertly repair your chimney. Special video cameras are used to verify completed repairs.

Economical And Environmentally Friendly

HeatShield® is an "eco friendly" product made from recycled and naturally occurring materials. HeatShield® offers you and your chimney professional a less costly alternative to rebuilding your chimney or the destructive removal of flue tiles before the chimney can be relined.

20-Year Limited Warranty

Whether your chimney requires repair or relining, HeatShield® is covered by a 20-year material warranty. Ask your HeatShield® professional for details.



CeCURE[®]
CHIMNEY SYSTEMS LLC
*c/o **SaverSystems***
800 South 7th Street • Richmond IN 47374
www.cecurechimney.com

Your Factory Trained HeatShield Professional:



Home Improvement Financing to Fit Your Needs

The GreenSky® Loan Program's focus is simple — to help you achieve the home of your dreams! Our program offers a streamlined and convenient way to pay for many home improvement projects.

Select Plan Option

Easy, Paperless Application

OR

Apply via Mobile App

or by Phone: 866-936-0602

Fast Credit Decision

For more information, visit Greensky.com



Credit limits up to \$100,000¹



Friendly customer service



Fast credit decisions



Multiple ways to make a payment

Fixed Rate 9.99% – 22.99% APR
(Based on Creditworthiness) for 120 Months

Plan & Payment Example²

APR	Project Cost	120 Monthly Payments of
9.99% – 22.99%		
Months		
120		
Plan #		
9991		
	\$ 5k	\$ 106.75
	\$ 10k	\$ 213.50
	\$ 15k	\$ 320.25
	\$ 20k	\$ 427.00

¹Subject to credit approval. ²Plan 9991. Subject to credit approval. Loan term is 120 months and rates range from 9.99% – 22.99% APR. Loan amount and rate will vary based on your income and creditworthiness. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at 22.99% APR, 120 monthly payments of \$21.35. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.



Home Improvement Financing to Fit Your Needs

The GreenSky® Loan Program's focus is simple — to help you achieve the home of your dreams! From deferred interest promotional plans to flexible monthly payment options, our loans are a streamlined and convenient way to pay for many home improvement projects.

Select Plan Option

Easy, Paperless Application

OR

Apply via Mobile App

or by Phone: 866-936-0602

Fast Credit Decision

For more information, visit GreenSky.com



Credit limits up to \$100,000¹

Friendly customer service

Flexible payment options

Fast credit decisions

Multiple ways to make a payment

8.94% APR Based on 0% Interest Rate
During 6-Month Promo Period,
Followed by 9.99% Fixed Interest Rate

Plan & Payment Example²

APR	Project Cost	120 Monthly Payments of
8.94%	\$ 5k	\$ 66.05
Months	\$ 10k	\$ 132.10
6	\$ 15k	\$ 198.15
Plan #	\$ 20k	\$ 264.20
1069		

¹Subject to credit approval. ²Plan 1069. Subject to credit approval. 8.94% APR based on 0.00% promotional interest rate for 6 months ("Promo Period") followed by fixed interest rate of 9.99% for 120 months based on the amount financed and other amounts owed. Monthly payments are not required during the Promo Period. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every \$1,000 financed, 6 monthly payments of \$0.00 at an interest rate of 0%, followed by 120 monthly payments of \$13.21 at a fixed interest rate of 9.99%. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.



Home Improvement Financing to Fit Your Needs

The GreenSky® Loan Program's focus is simple — to help you achieve the home of your dreams! From deferred interest promotional plans to flexible monthly payment options, our loans are a streamlined and convenient way to pay for many home improvement projects.

Select Plan Option

Easy, Paperless Application

OR

Apply via Mobile App

or by Phone: 866-936-0602

Fast Credit Decision

For more information, visit Greensky.com



Credit limits up to \$100,000¹

Friendly customer service

Flexible payment options

Fast credit decisions

Multiple ways to make a payment

No Interest if Paid in Full Within 12-Month Promo Period, With Payments Required

Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.

Plan & Payment Example²

APR	Project Cost	After Promo Period, 72 Monthly Payments of
17.99% – 24.99%		
Promo Period (Months)	\$ 5k	\$ 126.50
12	\$ 10k	\$ 253.00
Plan #	\$ 15k	\$ 379.50
2613	\$ 20k	\$ 506.00

¹Subject to credit approval. ²Plan 2613. Subject to credit approval. Rates range from 17.99% – 24.99% APR. Loan amount and rate will vary based on your income and creditworthiness. 12 month promotional period ("Promo Period") during which interest is billed but will be waived if the amount financed is paid in full before Promo Period expires. Monthly payments are required during the Promo Period, but making only the required monthly payments will not pay off the amount financed by Promo Period expiration date. Any unpaid balance and amounts owed after Promo Period will be paid over 72 monthly payments. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at 24.99% APR, 84 monthly payments of \$25.30. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.

Frequently Asked Questions

Q: Why should I finance my project when I can pay cash or use a credit card?

Financing a project with a GreenSky loan may allow you to take advantage of a range of options, such as no interest when paid in full within the promotional period and no payments due for 12 months, or it may allow you to spread out the expense with flexible monthly payments.

Q: What type of credit is available?

GreenSky loans are unsecured loans with fixed APRs. Unlike a revolving credit card, your non-promotional monthly payment amount is always the same.

Q: Where can I use my loan?

During the purchase window, use your GreenSky Account Number to pay for services and products offered by the contractor with whom you apply.

Q: How do I make a payment?

It's simple – pay online in the customer portal or by phone, or schedule automatic payments to be drafted from your bank account. The choice is yours.

Q: How do I pay my contractor?

After your contractor requests a payment, you will receive a text message or email to approve the transaction.

Q: How long do I have to use my loan?

Once approved, and depending on your plan, you typically have up to six months to make your purchases and approve transactions.

Q: When is my first payment due?

There are a range of plans and some may offer promotional periods in which you are required to make only a minimum monthly payment or even no payment. Other plan types will have different requirements. Your contractor can work with you to provide the details needed to find the plan that's best for you.

Q: Where applicable, when does the Deferred Interest plan³ promotion window begin?

It begins at the time of your first transaction.

Contact GreenSky®



Phone | 866-936-0602

Email | Service@greenSky.com

Web | GreenSky.com



CUSTOMER SERVICE HOURS

Sunday – Saturday: 8am – 10pm (ET)

³Interest 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.

Loans for the GreenSky® consumer loan program are provided by Synovus Bank, Member FDIC, NMLS #408043, without regard to age, race, color, religion, national origin, gender, disability, or familial status. GreenSky Servicing, LLC services the loans on behalf of your lender, NMLS #1416362. www.nmlsconsumeraccess.org. GreenSky® is a registered trademark of GreenSky, LLC and is licensed to banks and other financial institutions for their use in connection with that consumer loan program. GreenSky Servicing, LLC is a financial technology company that manages the GreenSky® consumer loan program by providing origination and servicing support to banks and other financial institutions that make or hold program loans. GreenSky, LLC and GreenSky Servicing, LLC are not lenders. All credit decisions and loan terms are determined by program lenders.



Frequently asked Questions

How often should I get my flue cleaned?

We recommend that ALL flues get cleaned at least once a year. This includes oil, gas, wood stoves, fireplaces, pellet stoves, inserts, and factory built fireplaces. If it does not need to be cleaned, we will perform an inspection to make sure that the chimney is safe for continued use.

When should I call for an appointment for the winter?

Believe it or not, we HIGHLY recommend you call us in the summer to get on the schedule before the winter season. Our schedule fills up quickly and we want to get all of our customers on our schedule in a timely manner. You can even call us in the spring at the end of the current burning season to make sure you are ready for the fall.

How do you clean my chimney?

We start at the bottom and work our way up!

We lay down tarps to ensure your home stays just as clean when we leave as it was when we got there. We have special brushes, tools and equipment that can move around the toughest bends and corners to ensure that the chimney is fully cleaned and safe for use.

What is an inspection for?

An inspection determines if there is damage or blockages inside the flue, which can result in carbon monoxide leaking into your living space or even a fire. Inspections are very important and make sure your flue is safe and in proper working order.

Frequently asked Questions

What services do you provide?

Inspections, cleanings, installations, masonry, flashing repair, troubleshooting, flue repairs, dryer vent cleanings and more! Please visit ondutychimney.com for the most up to date list of services.

Do you come out year-round?

Yes, we do! We are a year-round business, rain or shine we are out to service our customers. Bearing dangerous heat, snow, or storms, we are doing repairs, inspections, and cleanings. We will return to finish an inspection if we cannot gain access to a roof due to weather.

