

FinFit®



eXecupay

PAYCHEX
Payroll • HR • Retirement • Insurance

EVMS
Eastern Virginia Medical School



simplywell



Payday
payroll

pilgrim's

PRISMHR



Today FinFit Serves Over
125,000 US Employers.
Tomorrow we will serve you!

As Seen In:

NEW YORK POST

THE WALL STREET JOURNAL

CNN Money

FOX BUSINESS

ebn

CREDIT UNION JOURNAL

HR Daily Advisor

Recruiter

VIRGINIA BUSINESS

WHY FINFIT?

FinFit Promotes Positive
Behavioral Change



PROBLEM #1

76% of Americans are living paycheck to paycheck
- FinFit Study 2017



PROBLEM #2

Employees spend an average of 13 hours per month
worrying about financial challenges at work
* Mercer, "Inside Employees Minds - Financial Wellness" - 2017



PROBLEM #3

85% of Americans are anxious about their financial lives
- FinFit Study 2017

WHY OFFER FINFIT?

Investing in Employee Financial Health is Good for Business

The ROI of Employee Financial Health



- Higher Retention
- Recruit Top Talent
- Increase Productivity
- Improve Job Satisfaction
- Better Utilization of 401(k), FSA and HSA



- Lower Stress
- Reduce Distraction & Presenteeism
- Lower Absenteeism
- Reduce Health Insurance Costs

FinFit Helps Employers



Reported employees became more productive because of FinFit



Believe FinFit helps attract and retain good employees



Believe FinFit improved employee job satisfaction



Reduction in employee loan requests

FINFIT DASHBOARD

The FinFit platform is available 24/7 on any device. Members can download the FinFit mobile app to access their personalized dashboard with educational resources and tools.



24/7 Member Support



Online Chat, Phone & Email



Available for Android and iOS

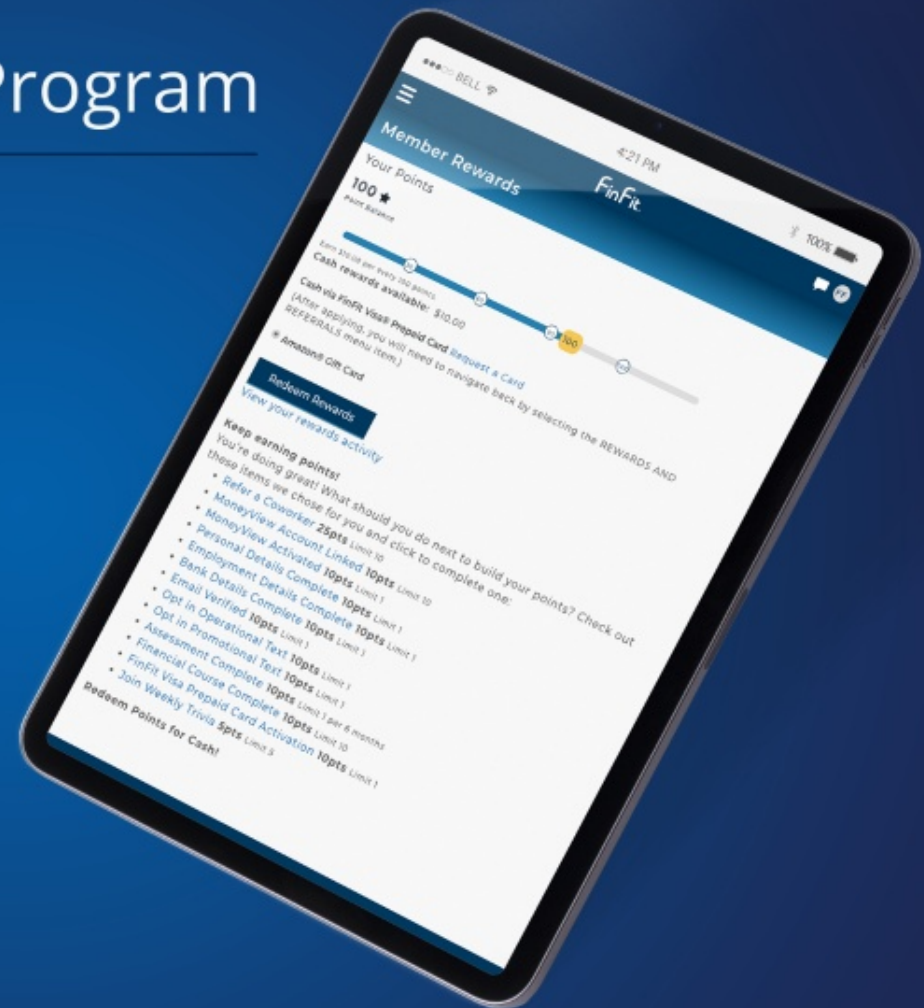


NEW! Member Rewards Program

Employees are motivated to explore FinFit products and services to earn points, driving engagement and increasing employees' financial health. How can they earn points?

- ✓ Complete assessments and set financial goals
- ✓ Take educational courses
- ✓ Link accounts and create budgets to track spending
- ✓ Participate in weekly FinFit IQ - live trivia!
- ✓ Share FinFit with co-workers through the referral program
- ✓ Follow the recommended 'Next Steps' for personal improvement!

And POINTS = CASH! At 100-point intervals, employees can redeem their points for cash. 500 points = \$50!



Financial Coaching

Whether employees are looking for one-on-one budget coaching, help with specific debt concerns, guidance with mortgage, vehicle or student loan decisions, they will receive unbiased, courteous care from our team of certified financial counselors.

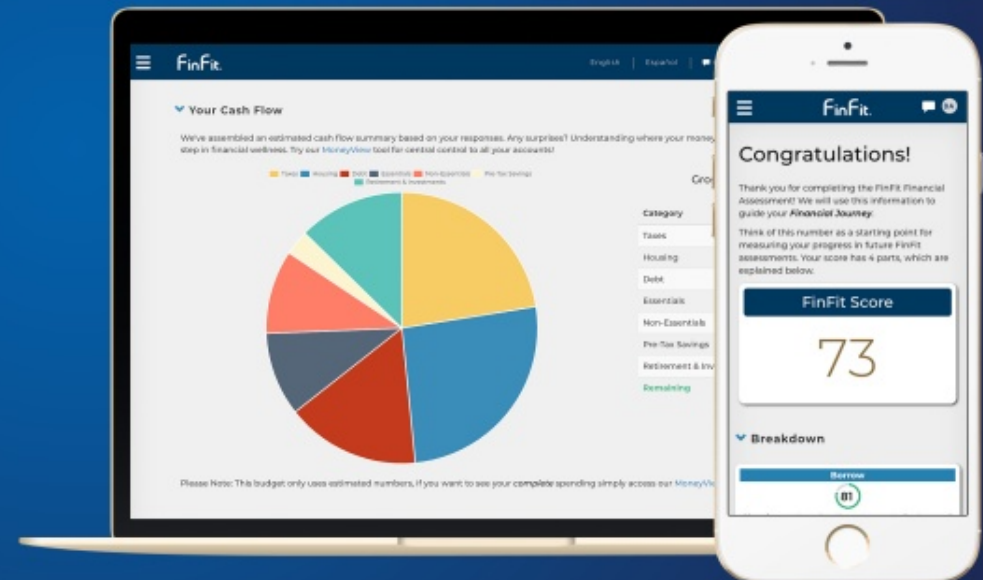
- ✓ **30 years of counseling experience**
- ✓ **Half a million cases**
- ✓ **Free to employees!**



FinFit's Assessment Tool

The personalized assessment and planning tools recognize that each individual has unique spending, savings, planning and buying habits. The FinFit platform provides both action plans and tools that are specifically tailored to that individual's footprint.

- ✓ **Personalized financial wellness score**
- ✓ **Visual budget to help outline where their income is being allocated**
- ✓ **Benchmarking so they can see where they stack up against their peers**
- ✓ **Action plan that includes personalized tools and resources to improve their financial health**
- ✓ **Highly interactive and real-time platform to give relevant and timely feedback**



FinFit's Ready University

Premier Financial Education Included with the Personalized Action Plan

Interactive courses and playlists focused on key elements of financial well-being guide individuals down the path to financial stability. Ready University also offers a family sharing program to encourage families to build strong financial foundations. FinFit creates engagement by offering point-driven incentives for completing courses.

Topics range from:



Managing Credit/Debt



Investing



Credit Scores



College and Student Loans



Buying a Home



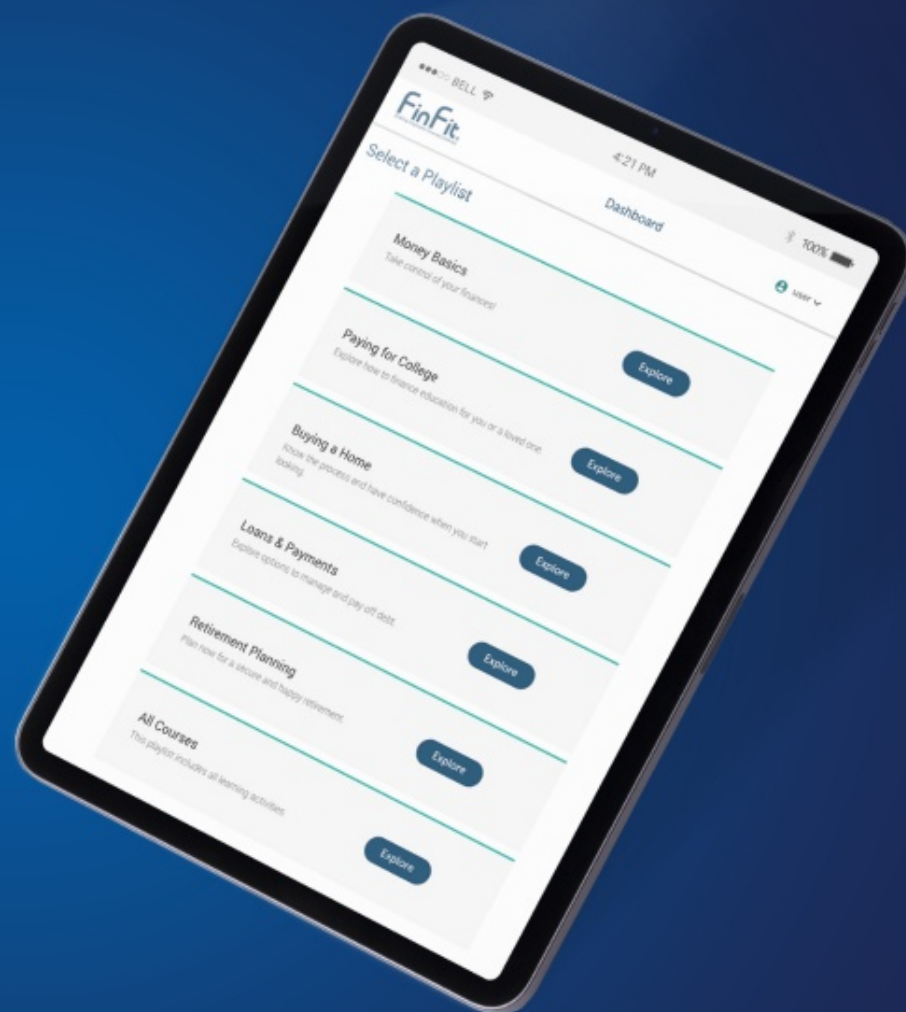
Planning for Life Events



Budgeting & Saving



Retirement Readiness



FinFit's Financial Dashboard

A Powerful Tool to Manage Personal Finances!

FinFit's MoneyView Dashboard can:



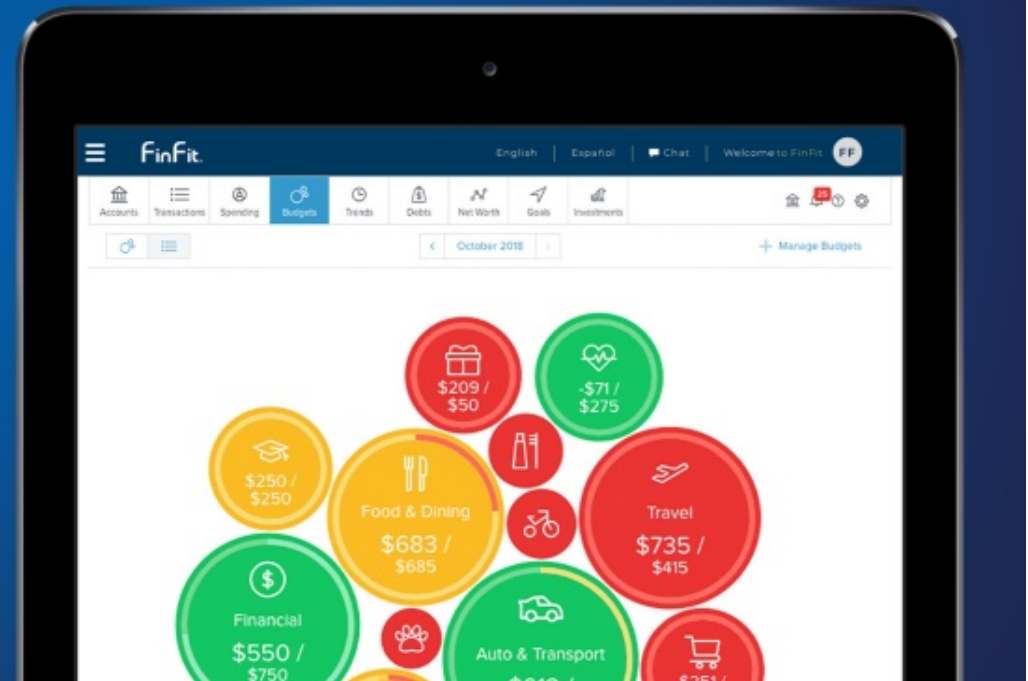
Simplify Finances



Display All Accounts in One Place



Create a Budget



Financial Calculators

FinFit's Financial Calculators empower employees to make more informed financial decisions.

Calculator Topics Include:



Preparing to Buy a Home, Vehicle or Other Major Purchase



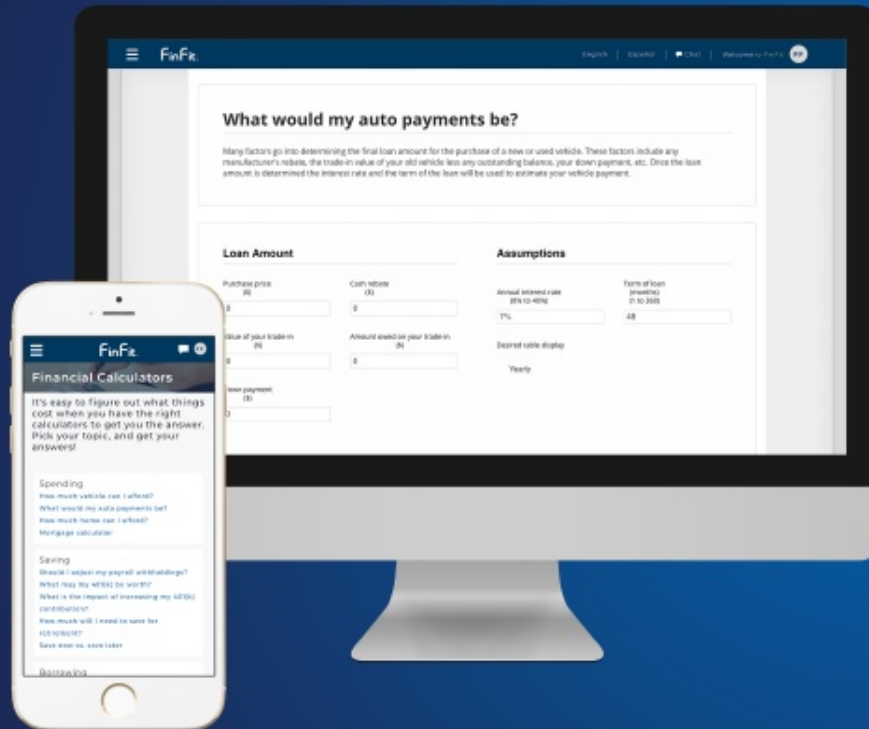
Planning for Educational Expenses



Managing Student Loan Debt



Understanding the Impact of Debt



FinFit's Financial Solutions

Sometimes, there are speed bumps on the road to financial wellness. Whether payday doesn't sync up when payments are due or an unexpected financial challenge arises, FinFit supports your employees.



Early access to your paycheck through WageNow



Short-term loans for emergencies or the unexpected



FinFit Visa® Prepaid Card

Solutions for Every Employee

FinFit Loans

You've been employed for at least 6 months

You earn at least \$10 an hour

WageNow

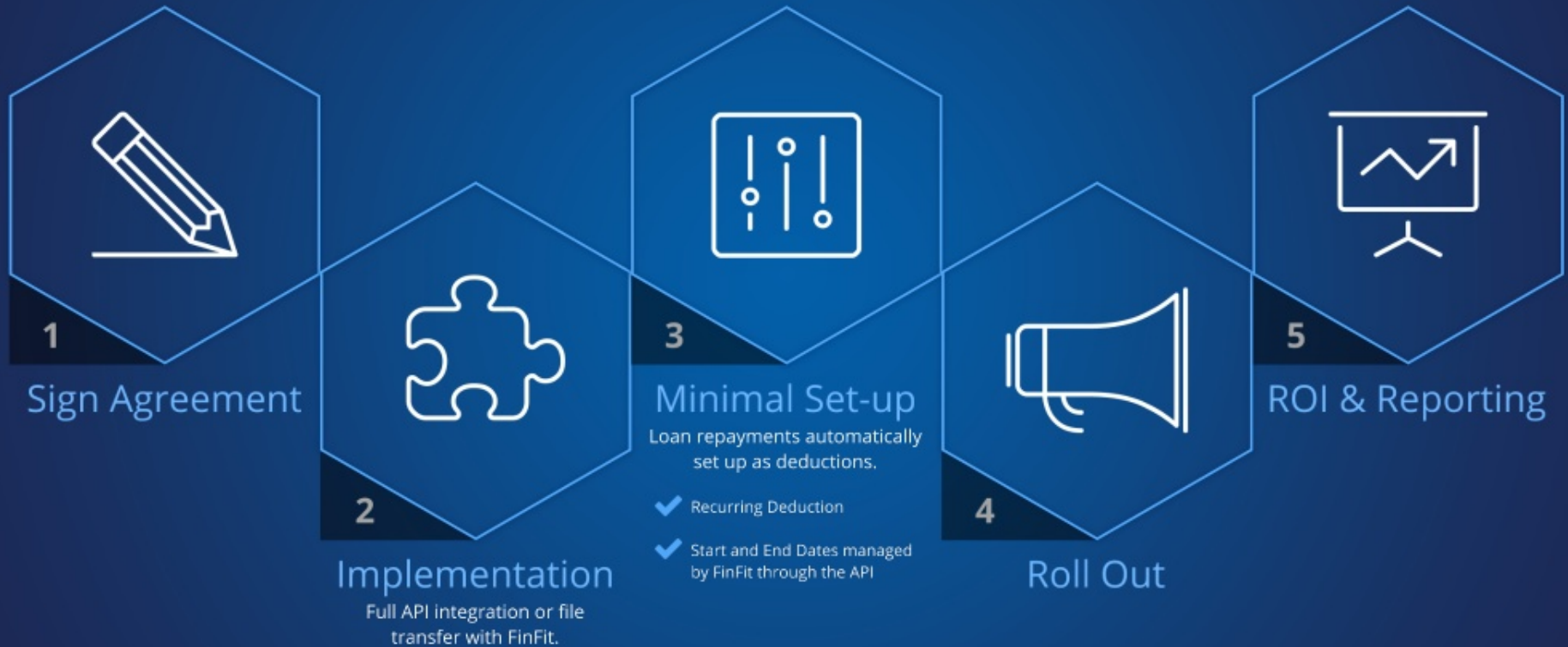
You've been employed for at least 2 weeks

You work full-time



FinFit Visa® Prepaid Cards are available for each member

FinFit Integration: Simple and Seamless





SERABRYNN®



256-bit SSL Encryption



Encryption at Rest



Network Intrusion
Prevention Systems
(NIPS) in Place



Full PCI Compliant
Data Centers



OAuth 2.0



Full UTM Firewalls in
Place (Unified Threat
Management)



It's Time to Accelerate!



Jennifer Creech
SVP of Strategic Partners
JCreech@FinFit.com | 757-708-2232

FinFit.



FinFit's Financial Wellness Program, which includes educational content, a Financial assessment and a Financial dashboard, are free to registered members. Loans and other ancillary services offered may incur fees and/or interest. All fees will be disclosed prior to entering into any agreements.

FinFit Loans are issued by Celtic Bank, a Utah-Chartered Industrial Bank, Member FDIC. Residents of Colorado, Connecticut, Iowa, Vermont, West Virginia, Nevada and Massachusetts are not eligible for loans. This does not constitute an offer or solicitation for loan products to residents of those states.

FinFit is a proud member of the Center for Financial Services Innovation (CFSI) Financial Health Network, made up of organizations committed to improving financial health for all Americans.

WageNow is fully funded and managed by an affiliate of FinFit. A per-transaction fee of \$5 is charged if and when an employee chooses to access their earned wages prior to payday. There are no other fees to your organization or your employees. Residents of California, North Dakota, South Dakota, Tennessee and Vermont are not eligible for WageNow. Additional terms and conditions apply.

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