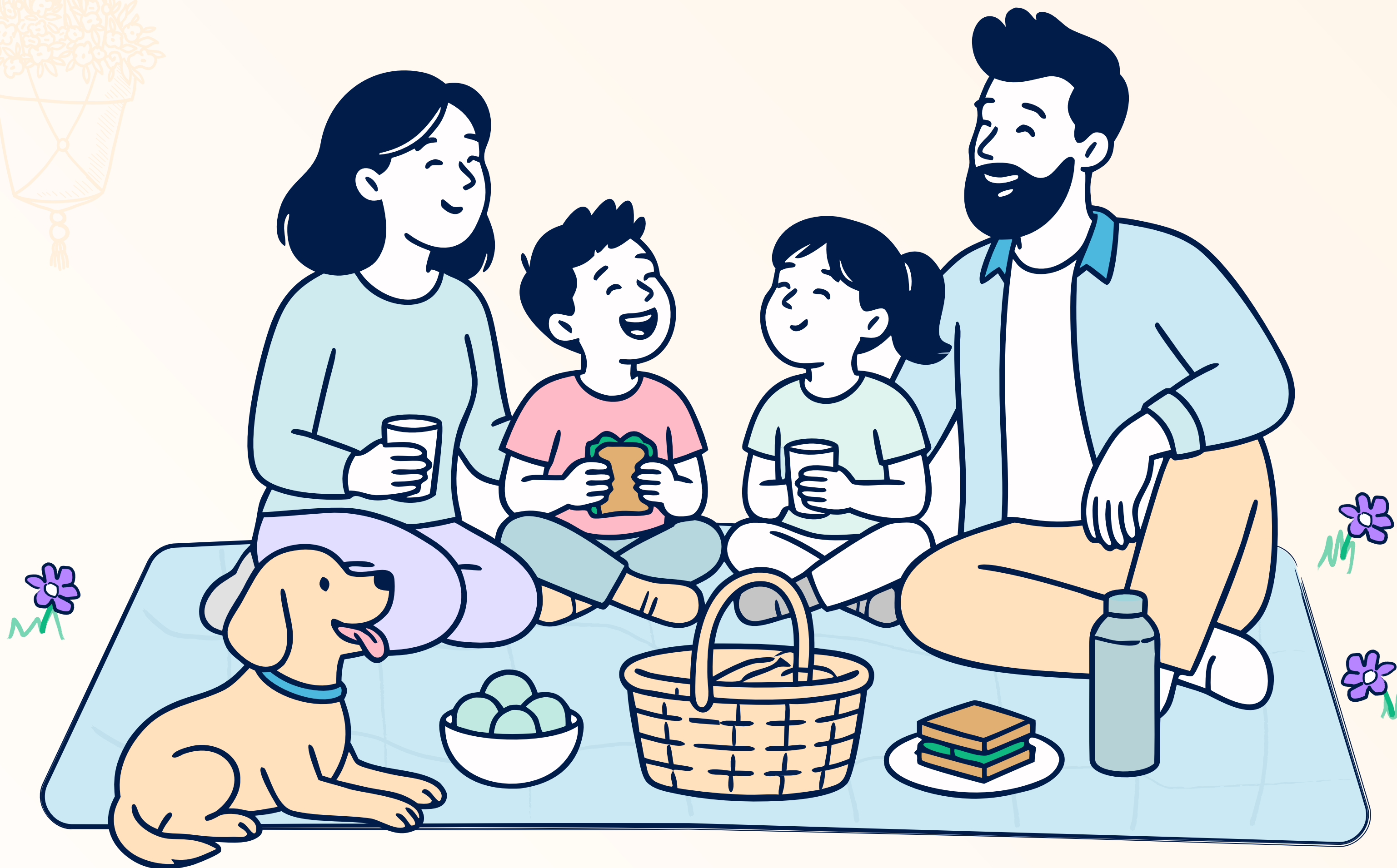
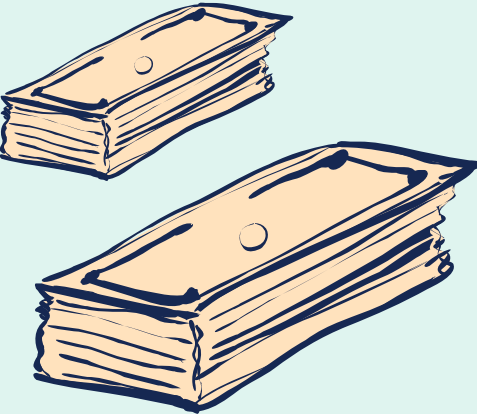


When Life Happens, Access Low-Cost¹ Financing

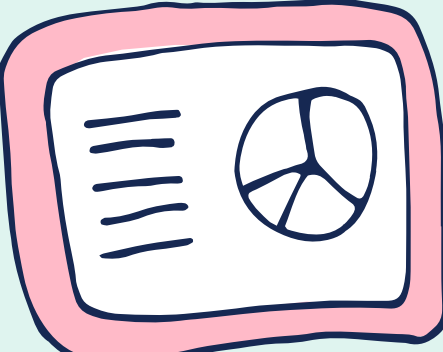
Unexpected expenses are something everyone can relate to. With Kashable, gain access to tools that can help you respond responsibly and confidently.



Kashable Loans at a Glance



Loan amounts from
up to \$30,000



**Affordable interest
rates¹**

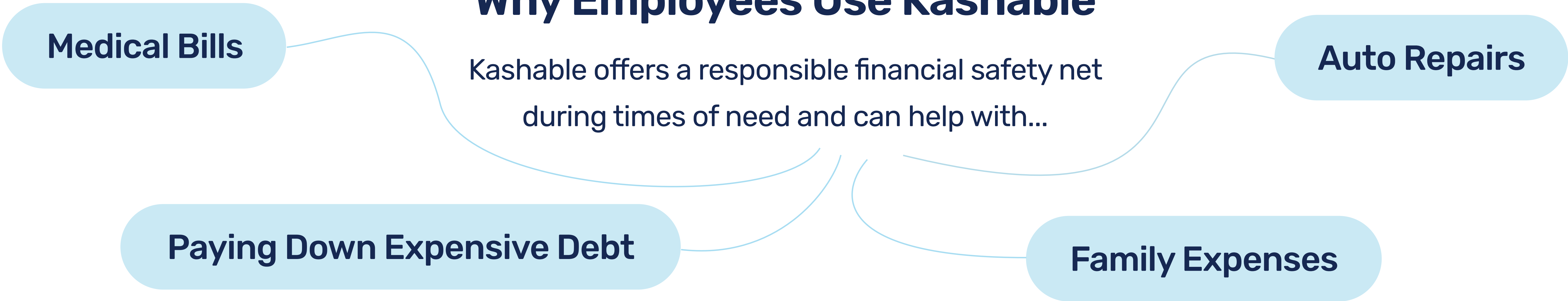


**6 to 36-month
repayment terms²**



**Repayment through
direct deposit**

Why Employees Use Kashable



How It Works

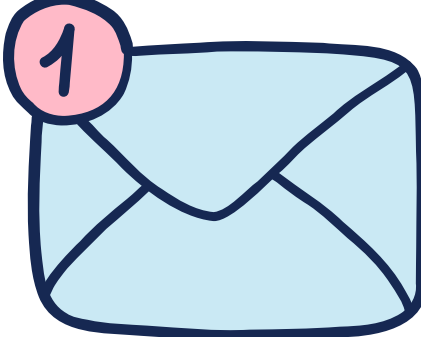
Visit **kashable.com** or **download our mobile app** to register and check your rate. When you're ready to apply, it only takes minutes!

Download here



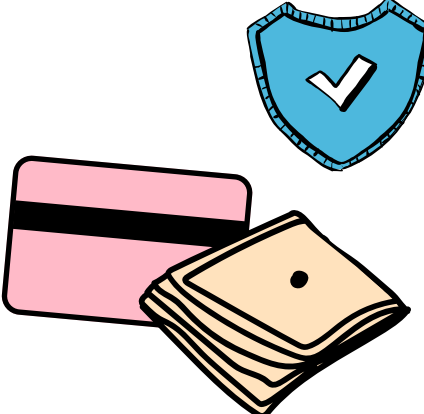
If approved, you will **receive funds directly** to your bank account in as little as one day.³

Step 2



Repayments are conveniently repaid through payroll. You can **repay early with no penalty.**

Step 3



¹ - APR for loans through Kashable ranges from 6% to 35.99%. To qualify for the lowest rate, applicants must have responsible credit history. Employment, income, and other factors are taken into consideration. Not all applicants will be approved.

² - Loan examples: An 18-month \$5,000.00 loan with a 22.33% interest rate and an origination fee of \$225.00 has 37 scheduled payments of \$160.64 each for an APR of 28.50%. A 36-month \$30,000.00 loan with a 10.02% interest rate and an origination fee of \$1,500 has 72 scheduled payments of \$482.15 each for an APR of 13.67%.

³ - Funds are disbursed in as little as one business day from approval (not including weekends or holidays) and timeframes may depend upon your bank's policies.

Personal loans through the Kashable branded Loan Program are subject to approval, are not depository products and are issued by the following lending partners: kashable.com/lenders

One-on-One Financial Coaching



Through Kashable’s partnership with BrightDime™, you can access on-demand coaching, targeted education, and personalized tools to help you better organize your finances and tackle your toughest money challenges. BrightDime provides a real-time 360° view of your holistic financial picture.

Distinctive features:

- Unlimited individual financial coaching
- Independent/unbiased partner
- Data-driven money tools
- Strategic integration and engagement
- Easy to understand education

Credit Monitoring



With our Credit Monitoring tool, you'll be able to see your credit score, track changes over time, and receive real-time alerts. Kashable's Credit Monitoring tool is:

Free

All you need is a Kashable account!

Easy to access

Enrollment is completed online in the same Kashable platform you know and love.

Up to date

Get real-time alerts to keep you aware of changes and be aware of any suspicious activity.

Savings Accounts⁴



Kashable partnered with Chime® to bring Chime's award-winning financial app to Kashable's customers. You can use Chime to open an online Checking and optional Savings account so you can manage your daily spending and saving.

Chime's Savings Account⁵ offers:

- ✓

No maximums on interest earned
- ✓

No minimum balance requirements
- ✓

A 2.00% Annual Percentage Yield (APY)⁶
- ✓

No fees⁷

Financial Literacy Library



Our Financial Literacy Library is available to all employees, regardless of whether or not you take a loan. Simply create a Kashable account and log in any time to find **new resources covering:**

- Steps you can take to break the paycheck-to-paycheck cycle
- Strategies and tips to help pay off debt
- How to check your credit score
- How to cope with financial stress
- How to be financially prepared for retirement

4 - Savings accounts are offered through Chime®.

6 - The Annual Percentage Yields ("APYs") for the Chime Savings Account are variable and may change at any time. The disclosed APY rates are effective as of 07/13/2026. No minimum balance required. Must have \$0.01 in savings to earn interest. The following APY rates apply based upon your status: 3.75% APY for Chime Prime, 2.75% APY for Chime Plus, and 0.75% APY for standard. See Chime Membership Tiers Terms and Conditions for more details.

7 - There's no fee for Chime Savings Accounts. Cash Withdrawal and Third-party fees may apply to Chime Checking Accounts. You must have a Chime Checking Account to open a Chime Savings Account. Personal loans through the Kashable branded Loan Program are subject to approval, are not depository products and are issued by the following lending partners: kashable.com/lenders

Chime is a financial technology company, not a bank. Banking services provided by The Bancorp Bank, N.A. or Stride Bank, N.A., Members FDIC.

5 - Chime Checking Account is required to be eligible for a Savings Account.