

When Life Happens, Access Low-Cost¹ Financing

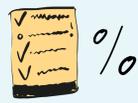
Unexpected expenses are something everyone can relate to. With Kashable, gain access to tools that can help you respond responsibly and confidently.



Kashable Loans at a Glance



Loan amounts from
\$250 to \$30,000



Affordable
interest rates¹



6 to 36-month
repayment terms²



Repayment through
payroll

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: A 12-month \$3,500 loan with a finance charge of \$265.74 with an origination fee of \$113.00 and a 14.89% APR has 26 bi-weekly installments of \$140.49 each. An 18-month \$4,000 loan with a finance charge of \$655.25 with an origination fee of \$180.00 and a 21.20% APR has 39 bi-weekly installments of \$114.75 each.

Why Employees Use Kashable

Kashable offers a responsible financial safety net during times of need and can help with...



Paying Down Expensive Debt

Medical Bills

Family Expenses

Auto Repairs

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!



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



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

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.

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:

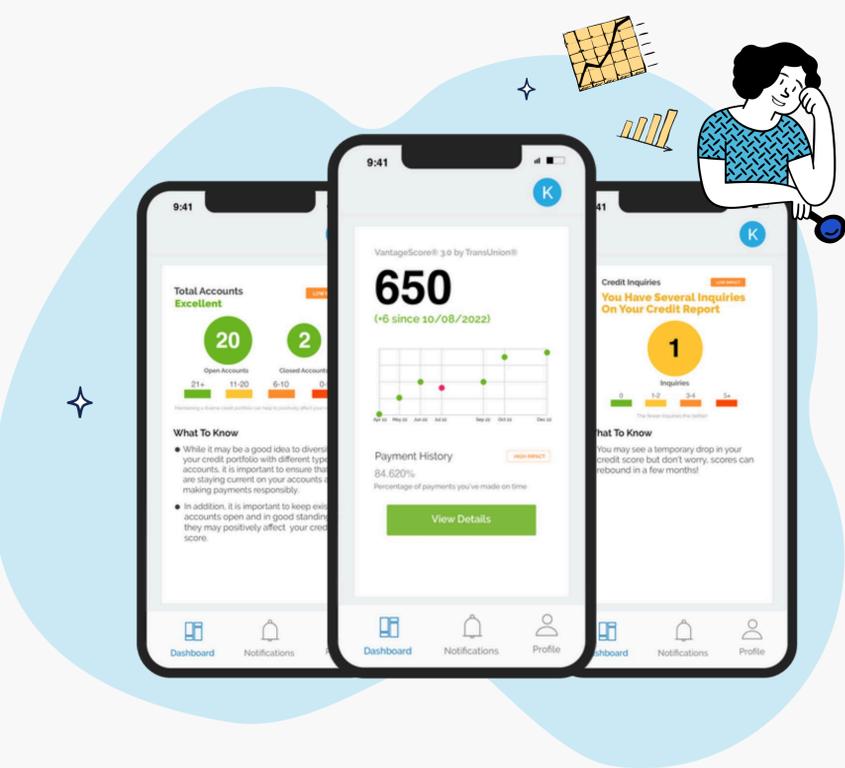
- Unlimited individual financial coaching
- Data-driven money tools
- Easy to understand education
- Independent/unbiased partner
- Strategic integration and engagement



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.

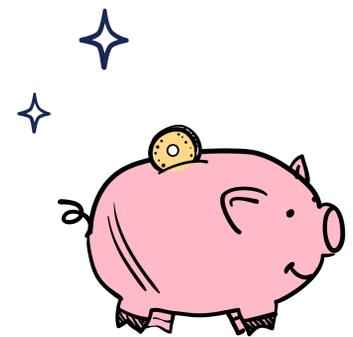


Savings Accounts⁴

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:

- A 2.00% Annual Percentage Yield (APY)⁶
- No minimum balance requirements
- No maximums on interest earned
- 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
- How to check your credit score
- How to cope with financial stress
- Strategies and tips to help pay off debt
- How to be financially prepared for retirement



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.

4 - Savings accounts are offered through Chime®.

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

6 - The Annual Percentage Yield ("APY") for the Chime Savings Account is variable and may change at any time. The disclosed APY is effective as of January 9, 2025. No minimum balance required. Must have \$0.01 in savings to earn interest.

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.