## Investing in Financial Health is Good for Business

67% of employees would like consultation on financial education.

14th Annual MetLife U.S. Employee Benefits Trends Study

57% of employers agree that financial wellness programs have a positive effect on employee productivity.

Investopedia.com, 2018

93% of employees value their employer more when they offer FinFit.

2017 Financial Survey Commissioned by FinFit, LLC





FinFit is a comprehensive Financial Wellness employee benefit currently servicing over 125,000 clients. FinFit offers a variety of tools and education to assist employees in meeting their financial goals.



When employees experience substantial challenges, FinFit also makes emergency short-term loans\* available to employees

55%

of employers reported a reduction in employee loan requests

**73**%

of employers reported that employees became more productive because of FinFit

2017 Financial Survey Commissioned by FinFit.

84%

of employees said that FinFit helped them solve a financial crisis and refocus on work **51%** 

of employers reported a reduction in 401(k) loan requests.

## FinFit at a Glance

- Personalized financial assessment
- m Online education, tools and credit resources
- One-on-one Financial Coaching
- Student Loan Services
- S== Short-term employee loans¹ for emergencies and the unexpected
- A smarter alternative to 401(k) loans and payday loans
- Access to earned wages before payday<sup>2</sup>
- FinFit Visa® Prepaid Card³, a convenient alternative to cash or checks

Create a new revenue stream. Increase engagement and attract new clients.

## Learn more at FinFit.com

FinFit Loans are not sponsored, endorsed, administered by, or associated with Central Bank of Kansas City, the issuer of the FinFit Visa® Prepaid Card, who has no liability in relation to FinFit Loans. The FinFit Visa® Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A., Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule. If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at (833) 519-3500 - 24 hours a day.

Residents of Colorado, Connecticut, Iowa, Massachusetts, Nevada, New Hampshire, Rhode Island, Vermont and West Virginia are not eligible for the FinFit Visa® Prepaid Card.

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 state

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.

Subject to credit approval

<sup>&</sup>lt;sup>2</sup>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. WageNow is fully funded and managed by an affiliate of FinFit. Residents of California, North Dakota, South Dakota, Tennessee and Vermont are not eligible for WageNow. Additional terms and conditions apply.