

Finfit®

eXecupay

PAYCHEX

Payroll • HR • Retirement • Insurance

EVMS
Eastern Virginia Medical School



PRISMHR



Payday
payroll

Today FinFit Serves Over
125,000 US Employers.



As Seen In:

NEW YORK POST

THE WALL STREET JOURNAL.

CNN Money

FOX BUSINESS

ebn
Employee Benefit News

CREDIT UNION JOURNAL

HR Daily Advisor

Recruiter

VIRGINIA BUSINESS

WHO IS FINFIT?



Founded in 2008 in Virginia Beach, VA



125,000+ clients serviced today



Comprehensive platform: assessment, education, tools and solutions



Proven and documented behavioral change

WHY OFFER FINFIT?

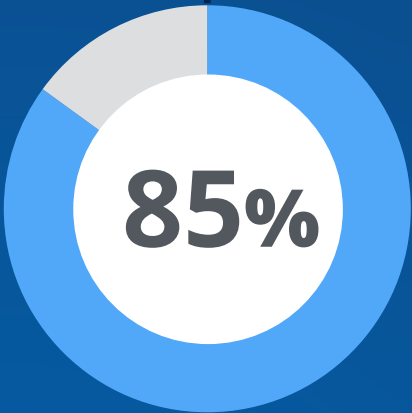
Investing in Employee Financial Health is Good for Business

Your ROI of Employee Financial Health

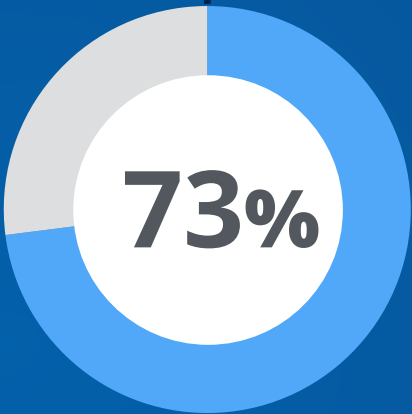
- Higher Retention
- Recruit Top Talent
- Increase Productivity
- Improve Job Satisfaction
- Better Utilization of 401(k), FSA and HSA

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

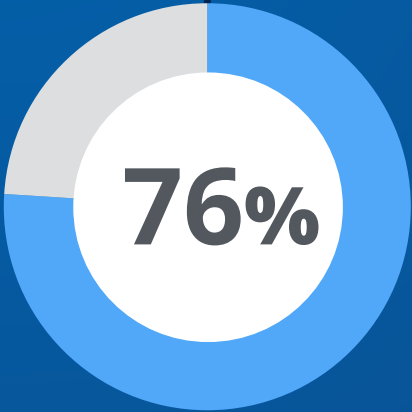
FinFit Helps Employers



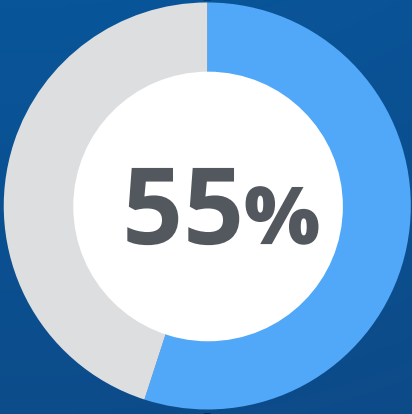
Reported employees became more productive because of FinFit



Believe FinFit helps attract and retain good employees



Believe FinFit improved employee job satisfaction



Reduction in employee Loan Requests

* FinFit Study 2017

FinFit has Employees Covered for their Financial Wellness

<i>Program Feature</i>	<i>FinFit</i>	<i>Early Wage Access Solution Provider</i>	<i>Short Term Consumer Lender</i>	<i>Financial Education Provider</i>
Personal Financial Assessment	✓			
Educational Courses	✓			✓
Budgeting Tools/ Spending & Tracking	✓			✓
Financial Calculators	✓			✓
Bank Loans	✓		✓	
Early Wage Access	✓	✓		
Prepaid Card	✓	✓		
Student Loan Services	✓			
Motivation/Rewards	✓			✓

* Program features and comparisons based on a February, 2019 study conducted by FinFit of 34 providers of employee financial wellness products and services.

FinFit Loans are issued by Celtic Bank, a Utah-Chartered Industrial Bank, Member FDIC

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.

FinFit Services

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.



Personalized, Proprietary Financial Assessment



Education: Ready University



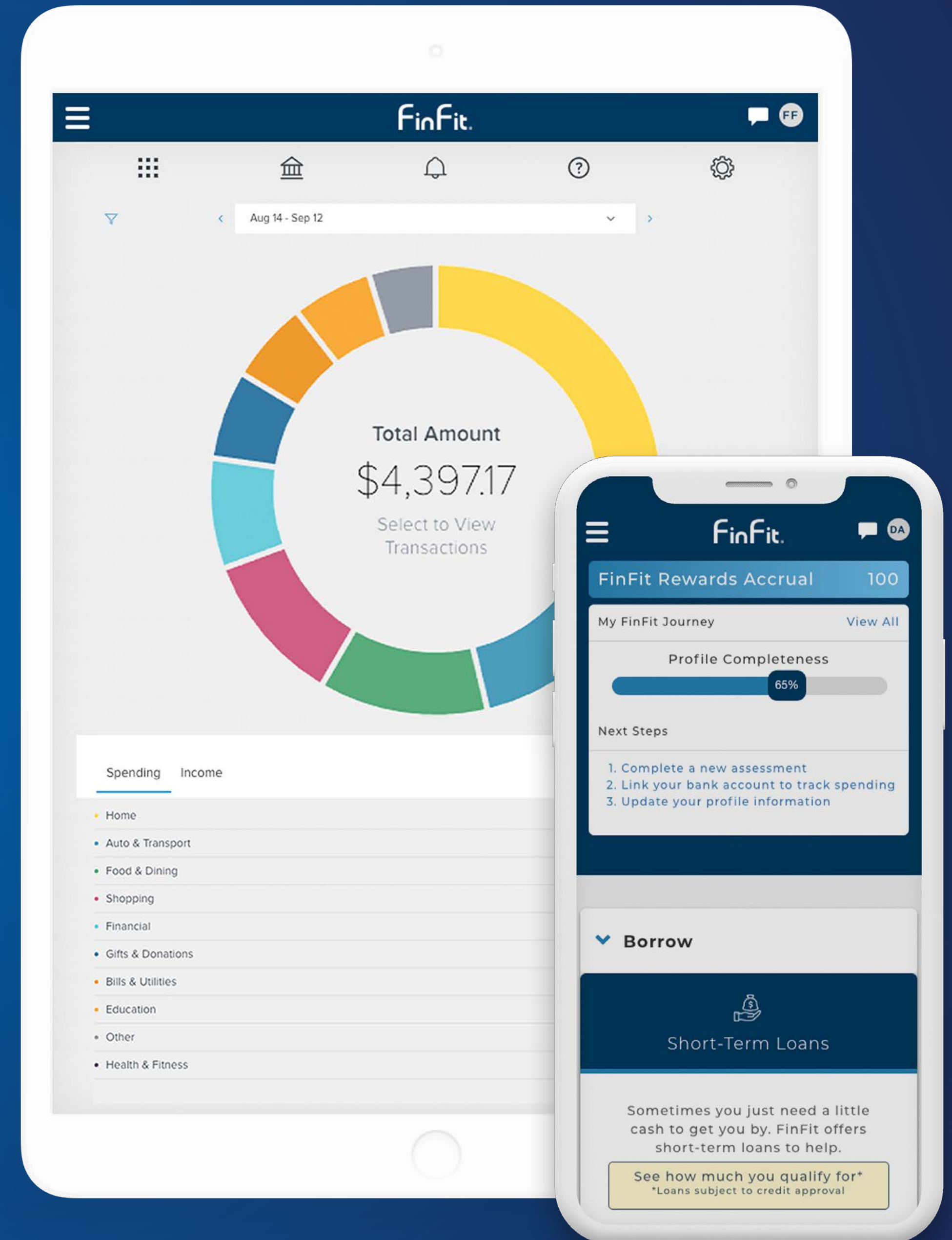
Income & Spending: MoneyView



Financial Calculators



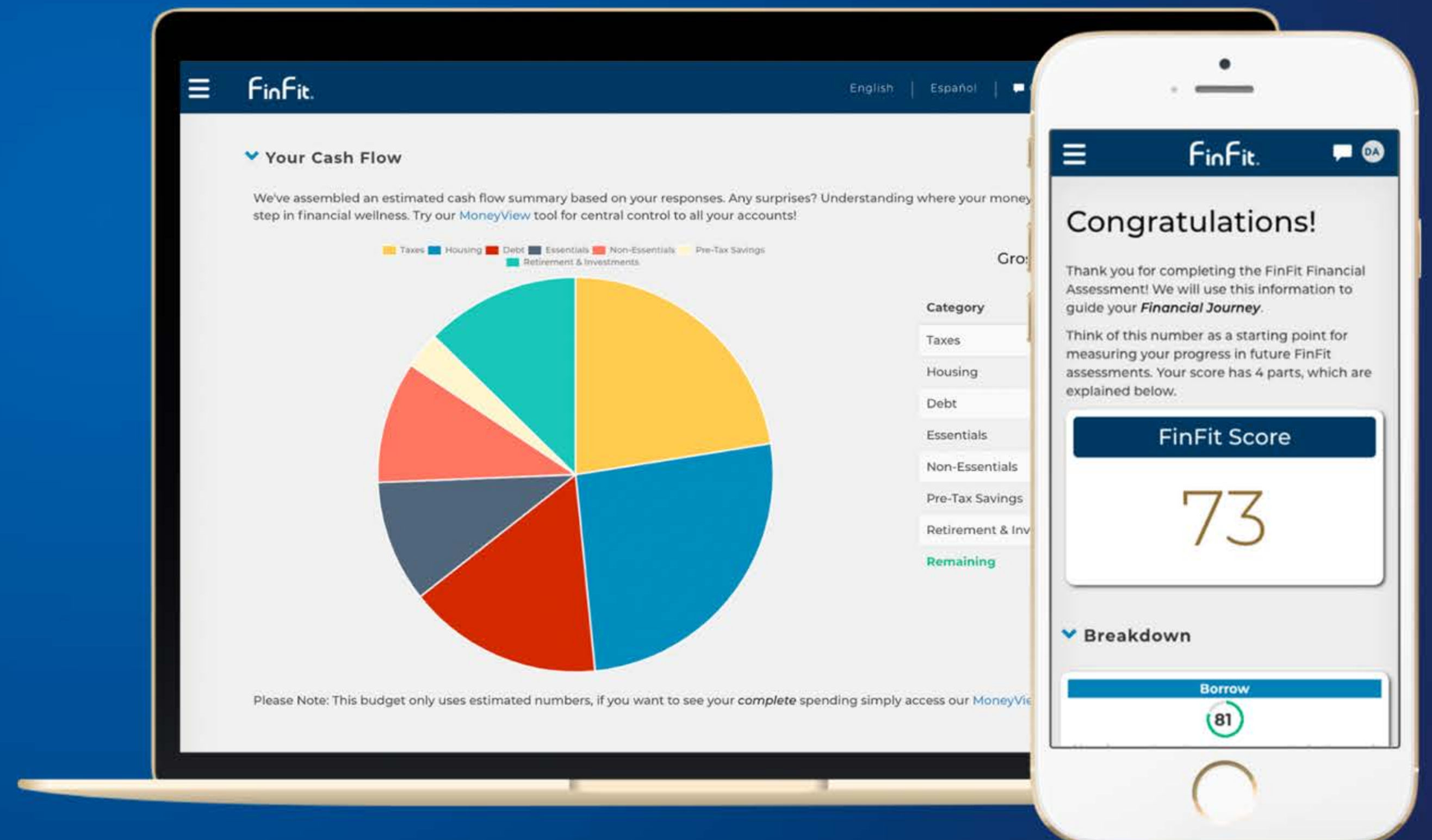
Live Financial Coaching



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



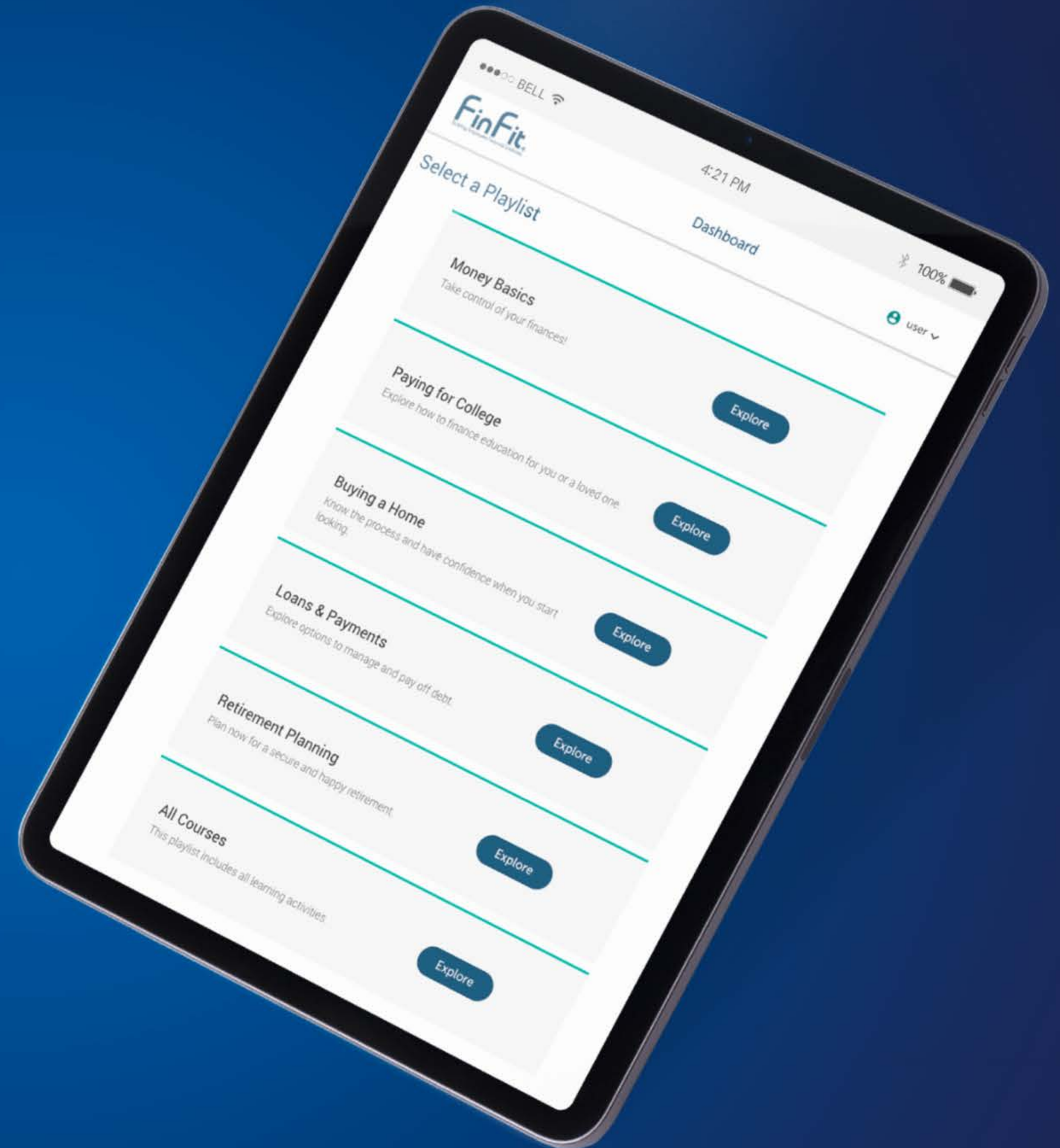
Planning for Life Events



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



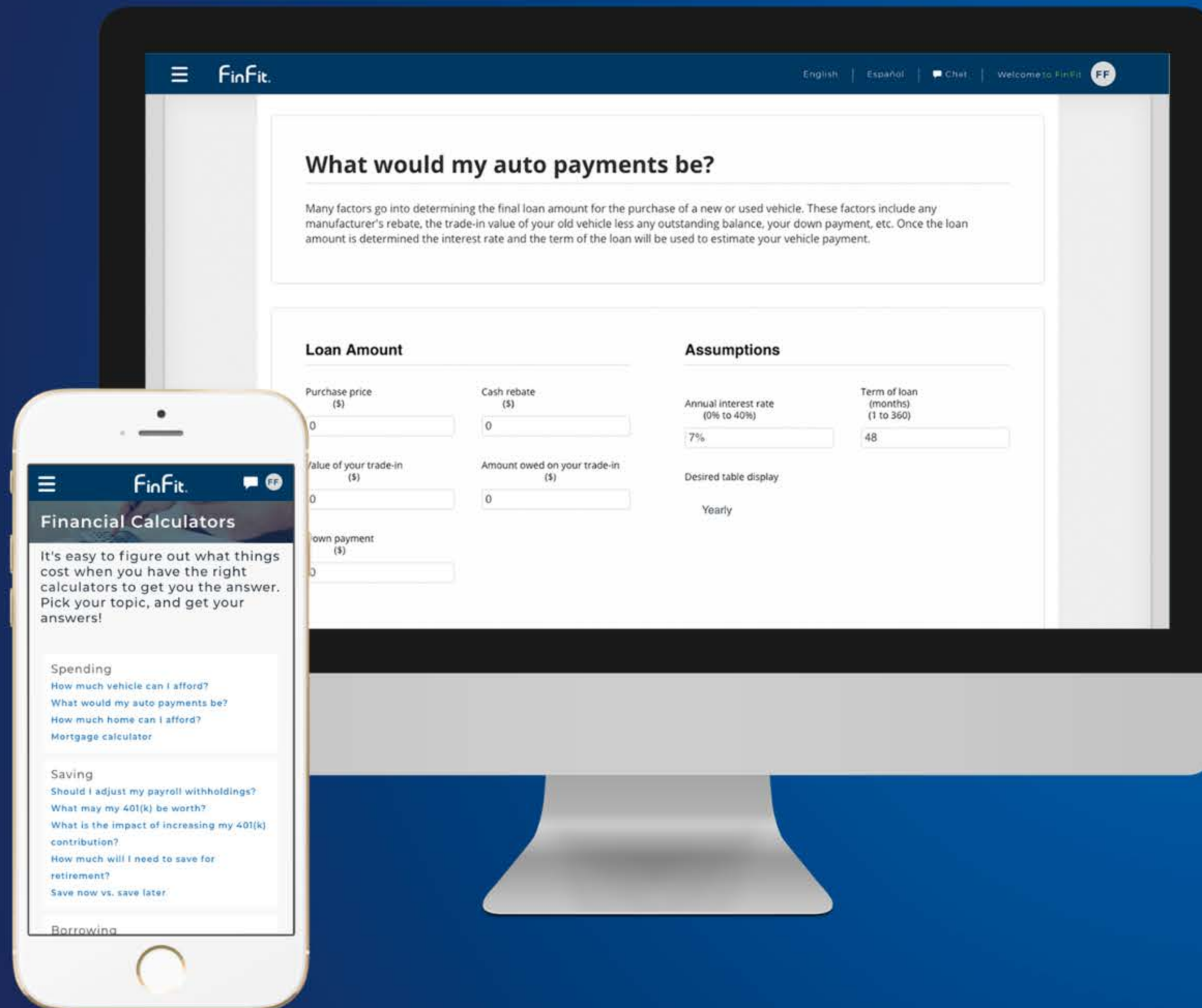
Planning for Educational Expenses



Managing Student Loan Debt



Understanding the Impact of Debt



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!**

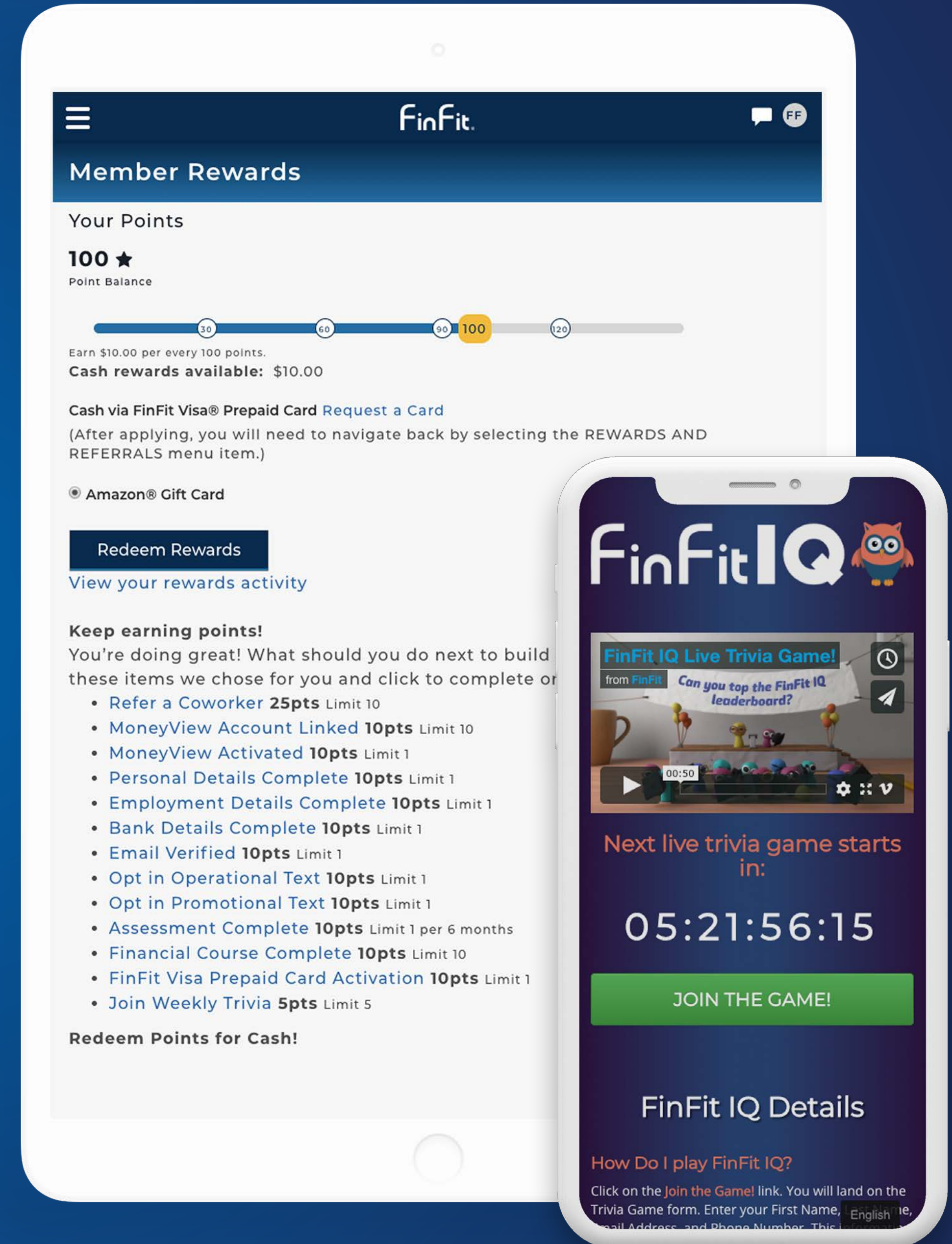


Member Rewards & Motivation

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
- ✓ Share FinFit with co-workers through the referral program
- ✓ **LIVE TRIVIA!** Participate in weekly FinFit IQ

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



FinFit Financial Solutions



Savings Accounts/Banking Services



Early wage access through WageNow



Short-term loans for emergencies or the unexpected



FinFit Visa® Prepaid Card



Student Loan Debt Services



Identity Theft Protection



Legal Shield

Future Solutions

Price Match Savings Program Q4 2019	White Label Bank Accounts: Checking & Savings Q1 2020	Enhanced Budgeting Tools Q2 2020	Account Aggregator + added personalization Q3 2020	Mortgage Loans Q1 2021
Personalized Digital Coupon Platform Q4 2019	Credit Score Builder Q1 2020	Digital Bill Pay Management Q2 2020	Tax Preparation Service Q3 2020	Auto Loans Q1 2021
Online Grocery Planning Tool Q4 2019	Bill Negotiator Service Q1 2020	Vacation Discount / Financing Q3 2020	Money Transfer Service Q4 2020	

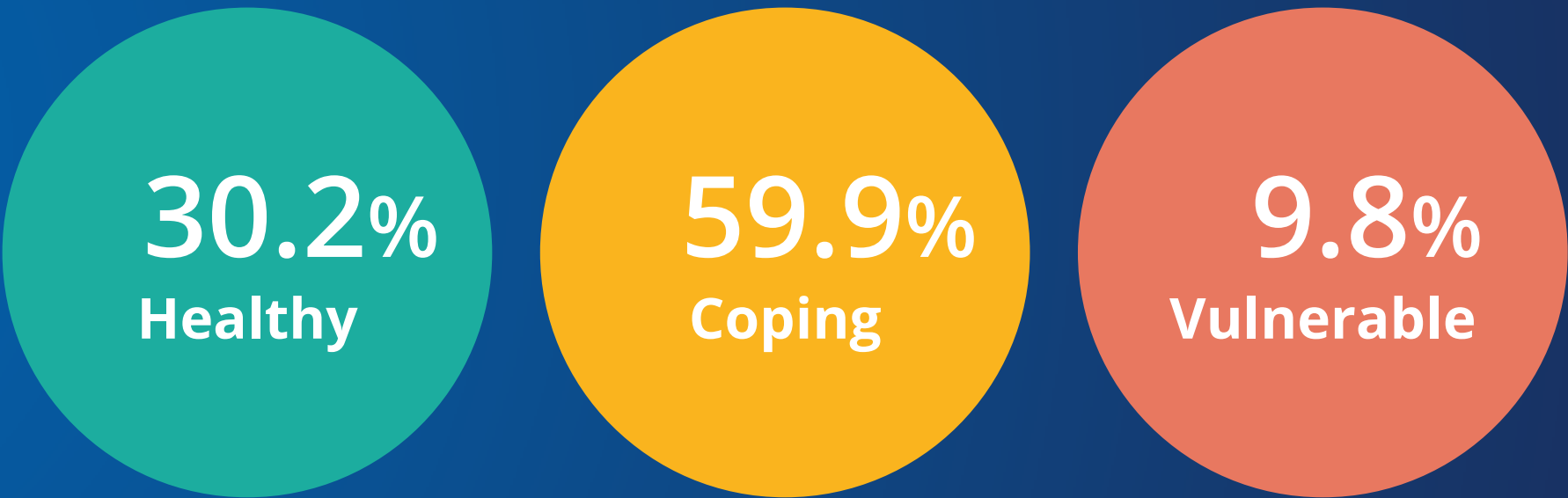
Data Driven

FinFit Proprietary Member Assessment

12-month Goals

Goal	Healthy	Coping	Vulnerable
Take a Vacation	46.1%	41.8%	41.6%
File Own Taxes	32.3%	31.1%	32.7%
Home Repairs	28.4%	24.5%	20.2%
Purchase a Vehicle	18.8%	22.4%	25.3%
Save for a Down Payment	16.3%	24.0%	28.7%
Set Up an Emergency Fund	14.6%	35.5%	52.8%
Purchase a Home	14.3%	14.1%	15.2%
Pay Down Credit Card Debt	14.2%	35.1%	49.7%
Set Up an Investment Account	10.2%	16.3%	22.6%
Pay Down Student Debt	7.5%	15.0%	27.0%
Get an Insurance Quote	7.4%	8.9%	9.1%
Pay Down Short-Term Debt	7.2%	17.7%	30.4%
Pay for a Wedding	6.2%	6.1%	8.0%
Adopt a Child	5.9%	5.3%	5.2%
Purchase an Engagement Ring	3.2%	3.7%	3.8%
Retire	2.6%	1.7%	1.5%

Average Financial Health Status





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)



Proven Results



are now paying their bills on time with the help of FinFit



report decreased financial stress since utilizing FinFit



have increased their monthly savings with the help of FinFit

Pilgrim's Success Story – First 90 Days

Location	Employee Count	Members	Member Penetration
Guntersville, AL	1,517	248	16.35%
Cold Spring, MN	768	37	4.82%
Natchitoches, LA	609	273	44.83%
Timberville, VA	700	79	11.29%
Nacogdoches, TX	1,509	369	24.45%
Elberton, GA	330	186	56.36%
Athens, GA	1,683	538	31.97%
Mt Pleasant, TX	2,679	207	7.73%
Waco, TX	471	81	17.20%
Enterprise, AL	655	163	24.89%
Carrollton, GA	630	155	24.60%
Ellijay, GA	894	126	14.09%
Arcadia, WI	479	109	22.76%
Chattanooga, TN	1,157	188	16.25%
Canton, GA	728	91	12.50%
Hickory, KY	1,513	266	17.58%
Live Oak, FL	1,668	521	31.24%
Total	17,990	3,637	22.29%

Financial Health Network (CFSI) & FinFit Whitepaper





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