

FinFit®

eXecupay

PAYCHEX

Payroll • HR • Retirement • Insurance

EVMS
Eastern Virginia Medical School



Today FinFit Serves Over
150,000 US Employers.
Tomorrow we will serve you!



As Seen In:

NEWYORKPOST

THE WALL STREET JOURNAL.

CNNMoney

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



150,000+ clients serviced today



Comprehensive platform: assessment, education, tools and solutions



Proven and documented behavioral change

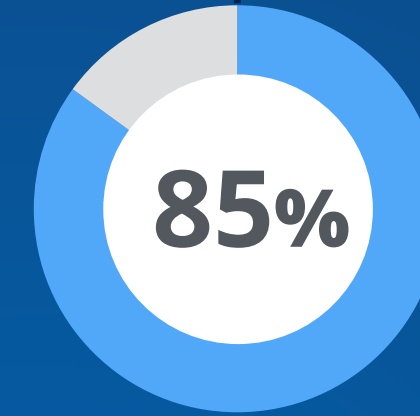
WHY OFFER FINFIT?

FinFit Helps Employers

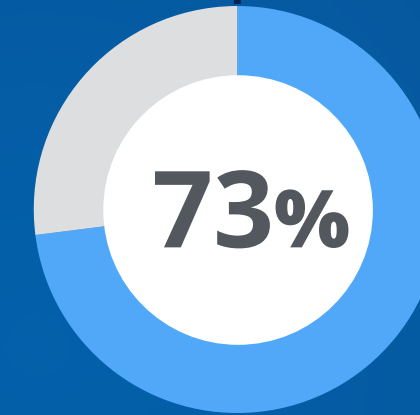
Investing in Your Employee's Financial Health is Good for Business

Your ROI with Improved Financial Health

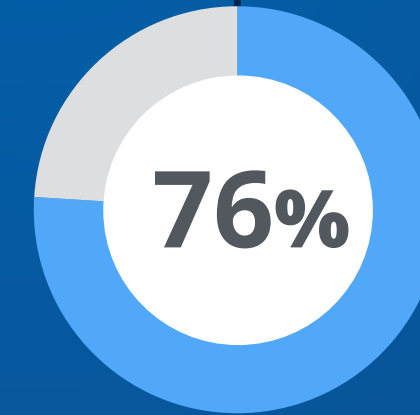
- Higher Retention
- Workplace Health
- Increase Productivity
- Improve Job Satisfaction
- Better Utilization of Benefits
- Lower Stress
- Reduce Distraction & Presenteeism
- Lower Absenteeism
- Reduce Health Insurance Costs



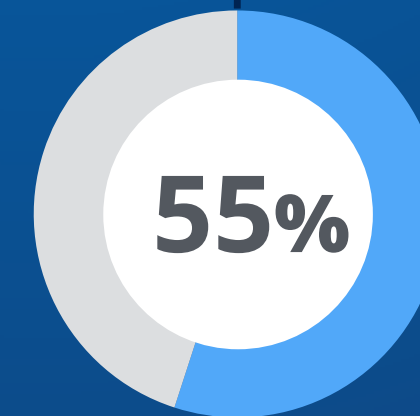
Reported employees became more productive because of FinFit



Believe FinFit helps attract and retain good employees



Believe FinFit improved member job satisfaction



Reduction in employee loan requests

* FinFit Study 2017

FinFit Has You Covered for Your Financial Needs

<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 Coaching	✓			
Financial Calculators	✓			✓
Bank Loans	✓		✓	
Early Wage Access	✓	✓		
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

FinFit Services

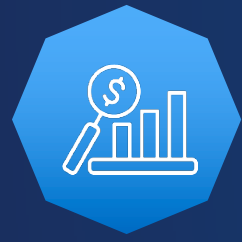
The FinFit platform is available 24/7 on any device. Members can download the FinFit mobile app to access their personalized dashboard with educational resources and tools.



Personalized, Proprietary Financial Assessment



Education: Ready University



Income & Spending: MoneyView



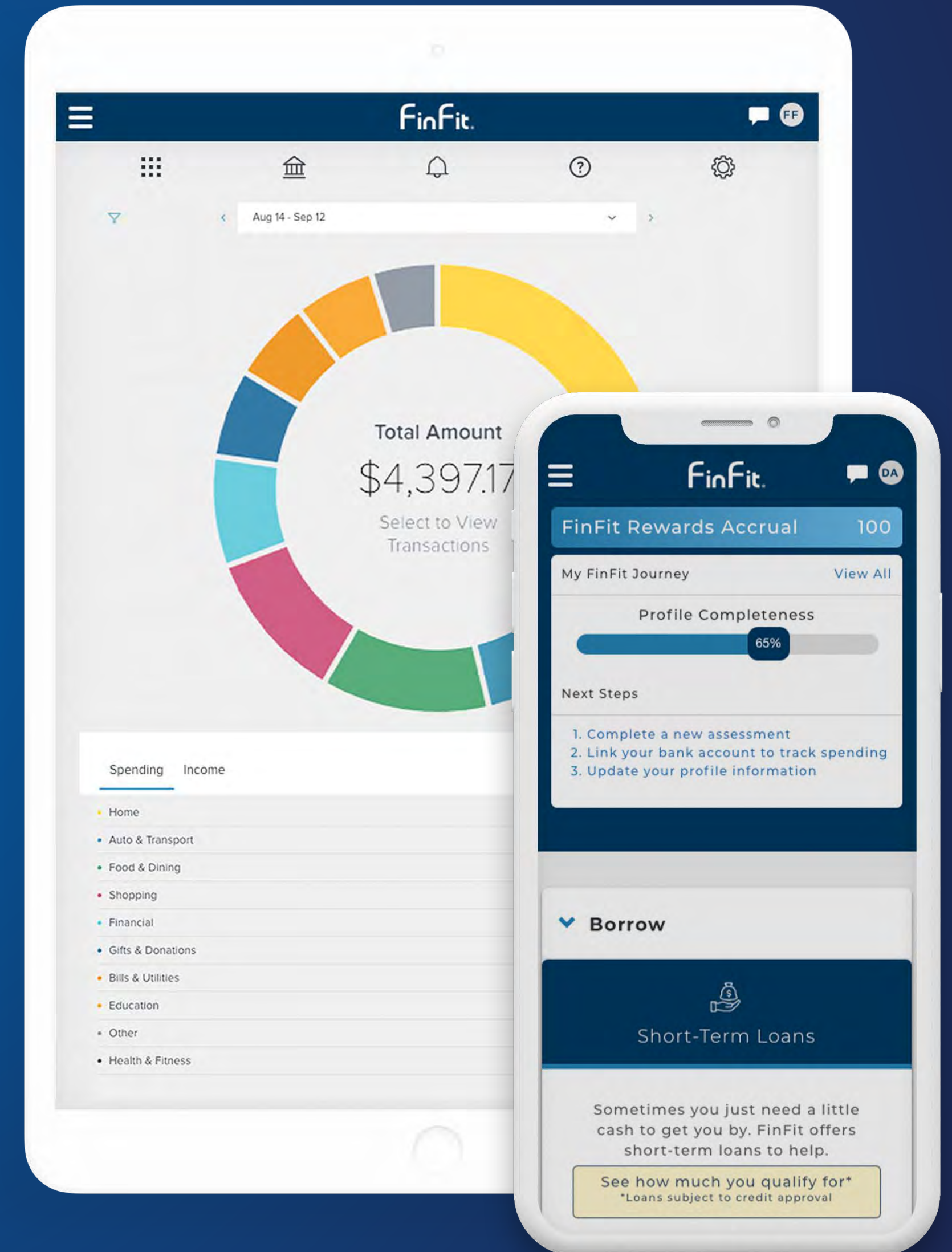
Financial Calculators



Live Financial Coaching



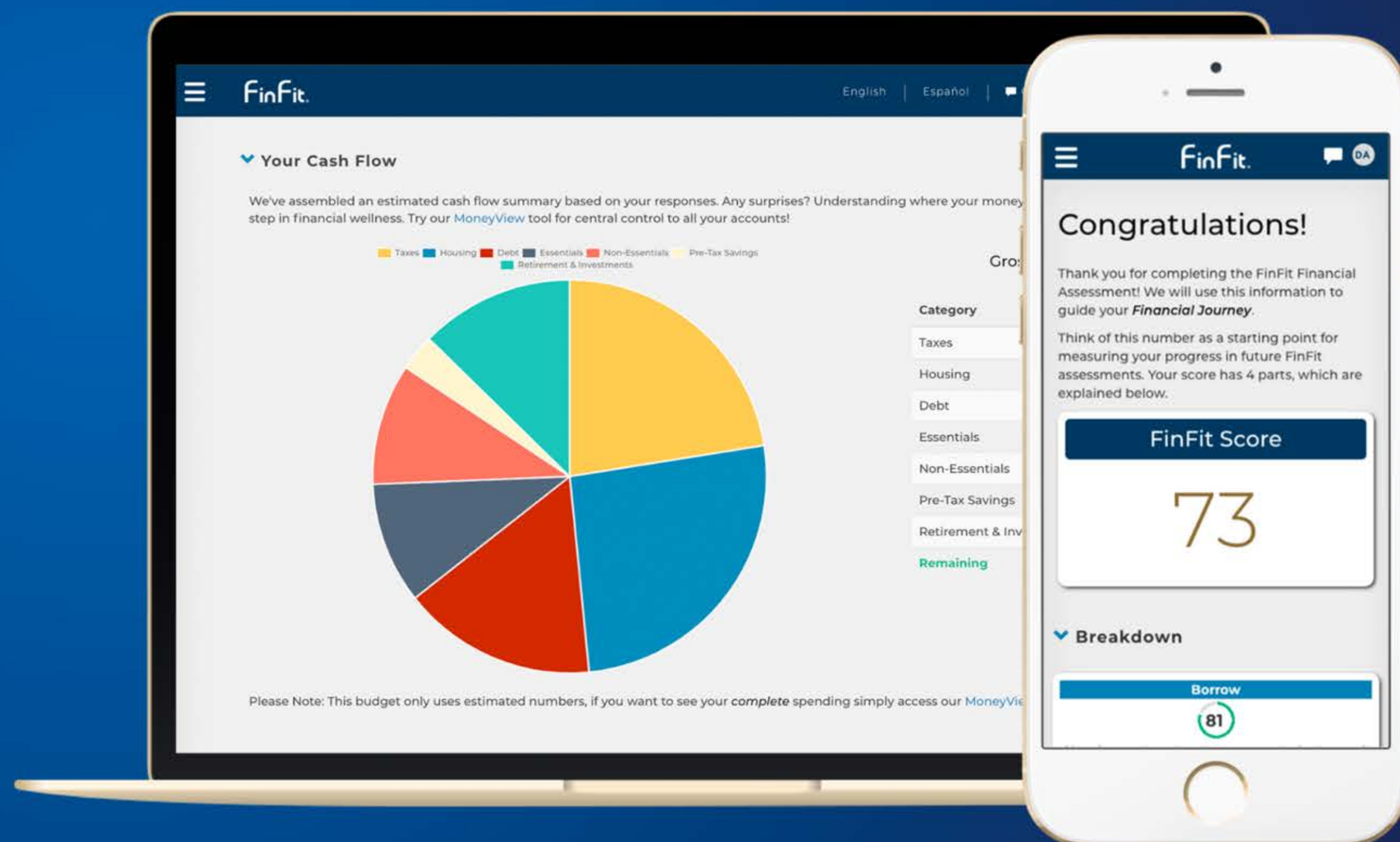
Coupon Vault



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



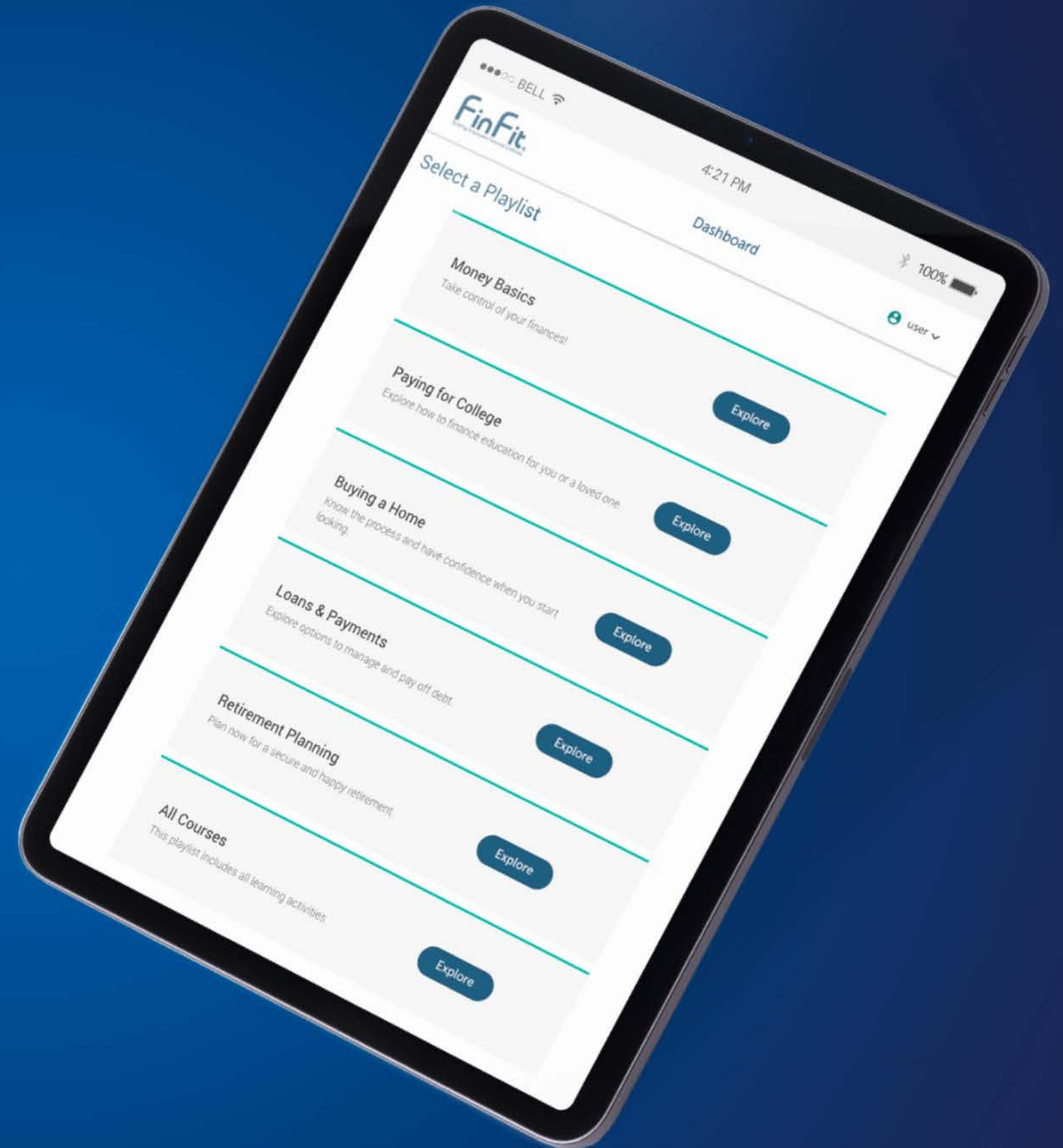
Planning for Life Events



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



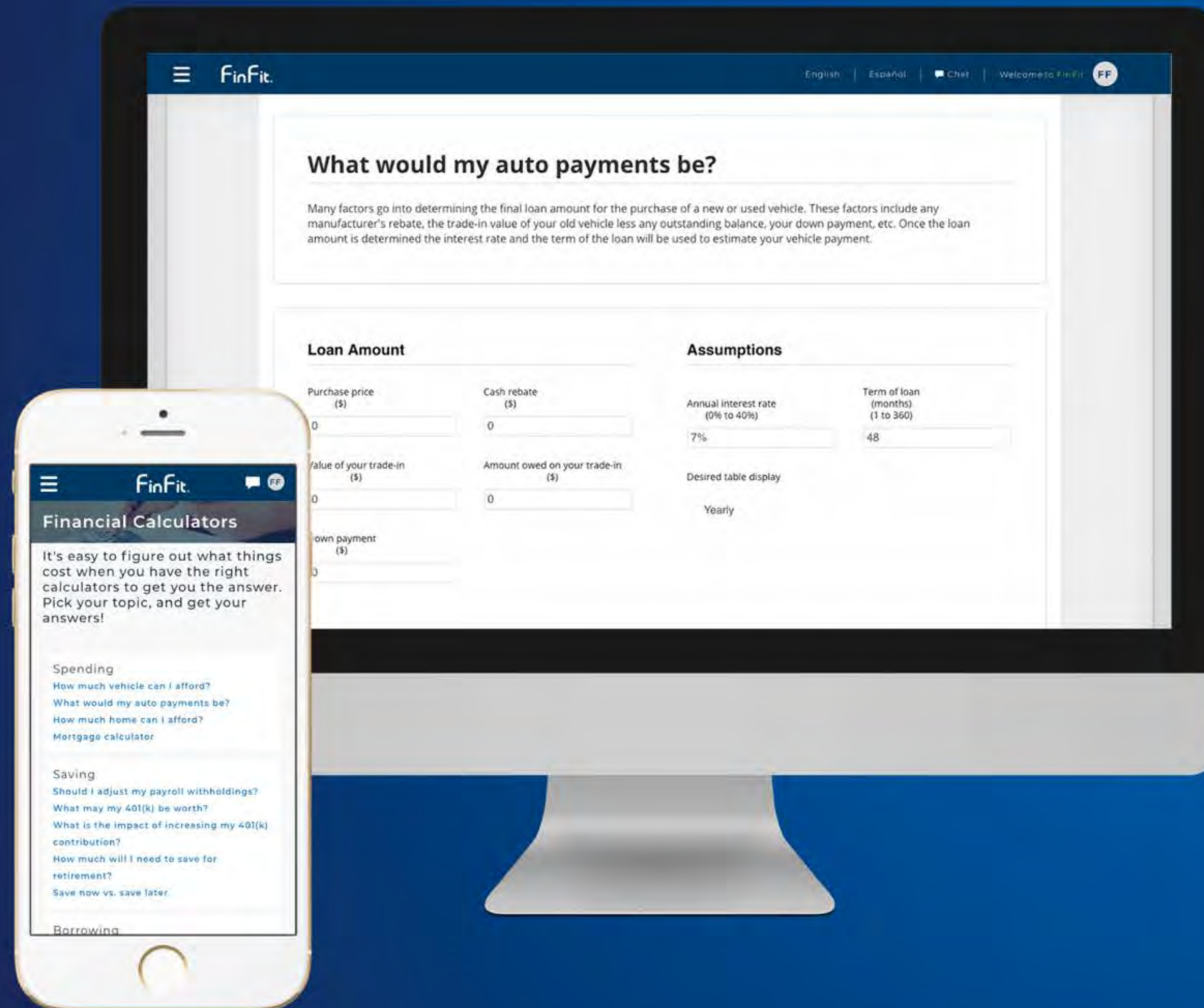
Planning for Educational Expenses



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!**

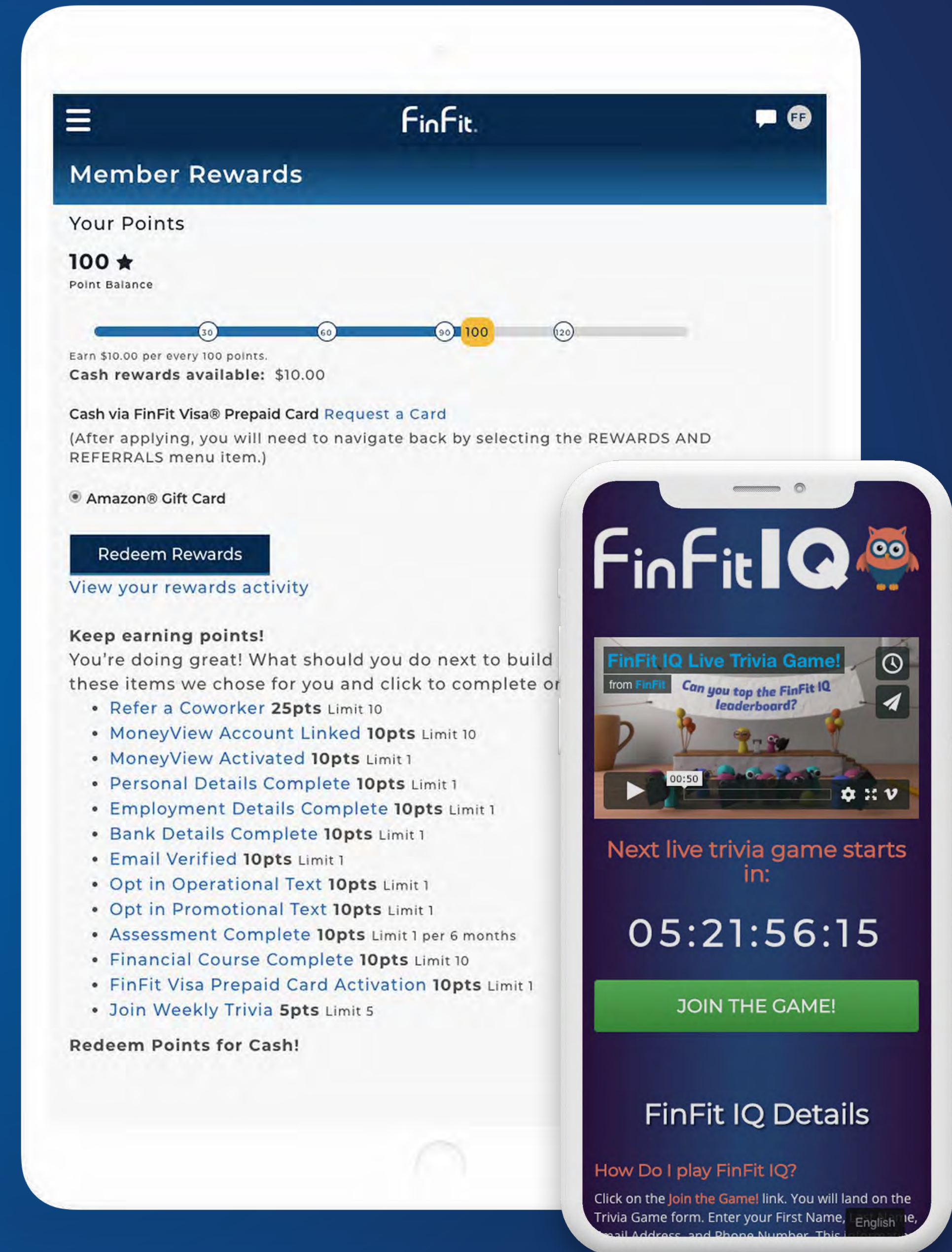


Member Rewards & Motivation

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. Ask us about our exclusive FinFit Champion program - 4X points!



FinFit Financial Solutions



Early wage access through WageNow



Short-term loans for emergencies or the unexpected



Student Loan Debt Services



Identity Theft Protection



Legal Shield

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)



FinFit and Pilgrim's Pride Success Story

Member Penetration - First 90 Days

Location	Employee Count	Members	Member Penetration
Location 1	1,517	248	16.35%
Location 2	768	37	4.82%
Location 3	609	273	44.83%
Location 4	700	79	11.29%
Location 5	1,509	369	24.45%
Location 6	330	186	56.36%
Location 7	1,683	538	31.97%
Location 8	2,679	207	7.73%
Location 9	471	81	17.20%
Location 10	655	163	24.89%
Location 11	630	155	24.60%
Location 12	894	126	14.09%
Location 13	479	109	22.76%
Location 14	1,157	188	16.25%
Location 15	728	91	12.50%
Location 16	1,513	266	17.58%
Location 17	1,668	521	31.24%
Total	17,990	3,637	22.29%



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FinFit®