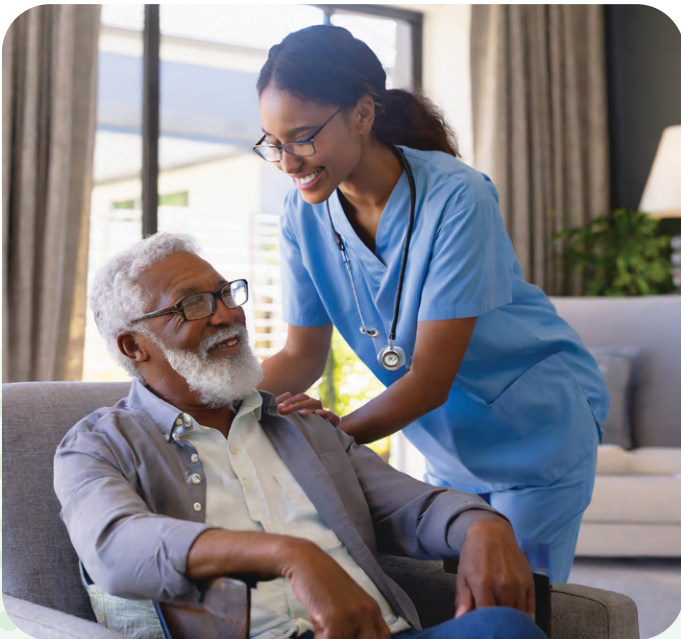


Boost the Financial Resilience of Working Americans



The Problem

- 60% of employees will face a financial shock this year
- 56% have no savings to cover a \$1,000 expense
- 30% can't qualify for a personal loan due to poor credit or no credit score
- They tend to rely on payday loans and other forms of predatory credit to meet financial needs

The Solution

- **Payroll-integrated employee benefits platform** that delivers credit union loan and deposit solutions to employees directly through their employers' benefits channel
- **No-credit-check, conforming, 1-year term loan** lets employees borrow up to \$5,000 (with income-based limits). Repayment is automated through payroll deduction.
- **Payroll-linked savings**, allowing employees to boost emergency savings with payroll deposits to their credit union account

No-Credit-Check Loan: A Proven Model — ●

Credit union small-dollar loan made available to employees through employers' benefits channel. Employer Choice connects with payroll system to instantly verify employment and income. Loan payments are processed via payroll deduction before the employee gets paid – like other employee benefits.



Underwrite Employers

- Years in business
- Number of employees (full-time / part-time / seasonal)
- Annual turnover rate



Underwrite Employees

- Employment length
- Payroll frequency
- Earnings per paycheck



Create a Win-Win Solution

- Help employers assist financially vulnerable employees
- Help employees save thousands in fees
- Help employees improve their credit and build savings

Let's Connect

Email info@employerchoice.org for more information
and to schedule a call with a representative.

employerchoice.org