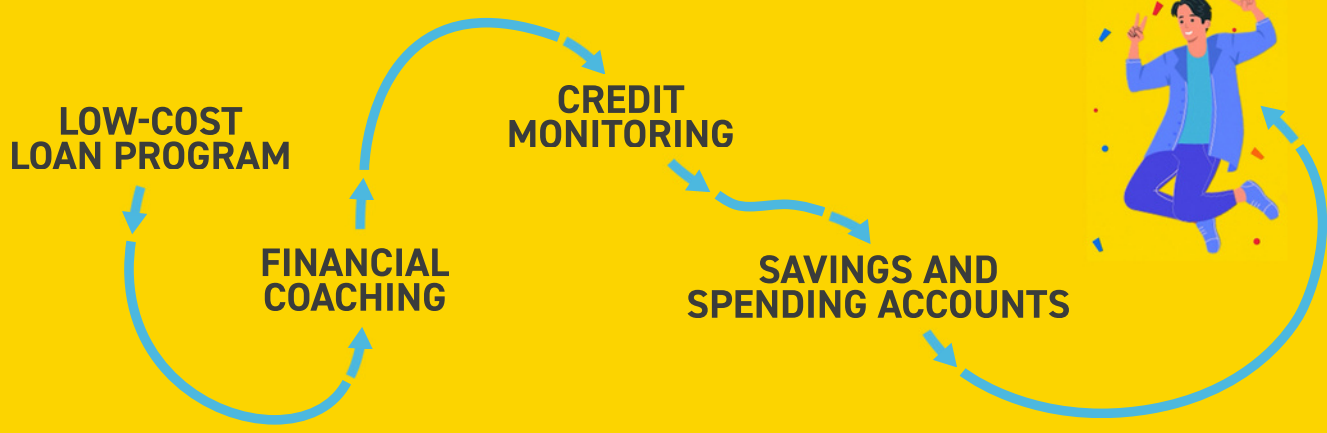




Kashable partners with employers by offering resources to guide employees on their financial wellness journey.

We offer reliable and affordable support for employees where they need it most: access to low-cost credit, live financial coaching, credit monitoring, and saving accounts.

The Financial Wellness Journey



Why It Matters

- 70%** of US adults live paycheck-to-paycheck.¹
- 47%** of US adults are subprime.²

When financial hardships strike, they're left turning to:

- Title Loans
- 401(k) Loans
- Predatory Lenders

Kashable is an inclusive alternative to other lenders by providing lower costs than competitors across the credit and wage spectrum.

1 - <https://www.forbes.com/sites/zackfriedman/2022/02/08/shock-poll-7-in-10-americans-live-paycheck-to-paycheck/?sh=6c1512e155f6>
 2 - https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2021.pdf

What Kashable Offers

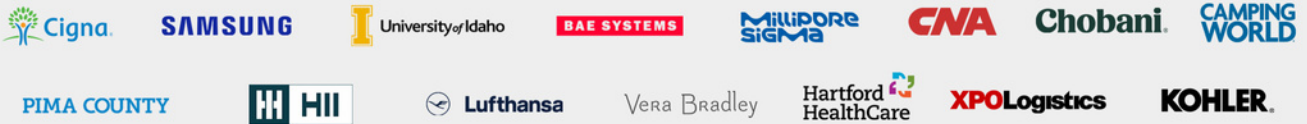
Low-cost credit	Financial Coaching	Financial wellness literacy library	Credit monitoring	Savings and spending accounts
<ul style="list-style-type: none"> ✓ Pay Down Debt ✓ Navigate Emergencies ✓ Preserve Retirement ✓ Build or Establish Credit 	<ul style="list-style-type: none"> ✓ Financial Assessment ✓ Creating a Budget ✓ Money Management ✓ Student Loan Counseling 	<ul style="list-style-type: none"> ✓ Online Courses ✓ Educational Videos ✓ Articles ✓ Webinars 	<ul style="list-style-type: none"> ✓ Track Progress ✓ Build better financial habits ✓ Real-time Alerts ✓ Check Credit Score 	<ul style="list-style-type: none"> ✓ Start Saving Journey ✓ No Fees and Minimums ✓ 2% APY - 11x National Av. ✓ Automatic Savings feature

Why Employers Choose Kashable



All at no cost and no risk!

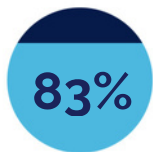
That is why employers across industries trust Kashable to support their employees:



What Employees Say After Adopting Kashable



feel less financially stressed



avoid borrowing from retirement



are more productive at work



would have had to borrow from high-interest lenders

Want to learn more? sales@kashable.com | www.kashable.com | 646.214.7200

Loans under the Kashable branded Loan Program are made by Cross River Bank, Member FDIC; Blue Ridge Bank, N.A., Member FDIC; or Kashable LLC, NMLS ID 1373339