

# kashable

Financial Wellness for Employees



Kashable.com



Our App



**Kashable offers socially responsible financing to improve the financial well-being of working America with a commitment to reliability and affordability. Visit our website or download our App to access low-cost credit, live financial coaching, free credit monitoring, savings accounts, and our financial literacy library.**

## Kashable Loans at a Glance

- Loan amounts from \$250 to \$20,000
- Affordable interest rates
- 6 to 24-month repayment terms<sup>1</sup>
- Repayment through payroll deduction

## Why Employees Use Kashable

Kashable offers a responsible financial safety net during times of need and can help with expenses like...



**Paying Down  
Expensive Debt**



**Medical Bills**



**Family Expenses**



**Auto Repairs**

## How It Works

1

Visit **kashable.com** or **download our mobile app** to register and check your rate. When you're ready to apply, it only takes minutes!

2

Select your loan terms. Once application is complete, you'll receive your funds via direct deposit on the next business day.<sup>2</sup>

3

Repayments are automatically deducted through payroll. You can repay early with no penalty.

1 - Loan examples: A 12-month \$3,500 loan with a finance charge of \$265.74 and a 14.89% APR has 26 bi-weekly installments of \$140.49 each. An 18-month \$4,000 loan with a finance charge of \$655.25 and a 21.20% APR has 39 bi-weekly installments of \$114.75 each.

2 - Funding timeframe may depend upon your bank's policies.

# One-on-One Financial Coaching

Through Kashable's partnership with LSS Financial Choice, you can access free coaching sessions with licensed financial professionals, which can help you set financial goals, review your spending, and create a debt repayment plan to help you better prepare for the future.



## Credit Monitoring

With our Credit Monitoring tool, you'll be able to see your credit score, track changes over time, and receive real-time alerts. Kashable's Credit Monitoring tool is:

### Free

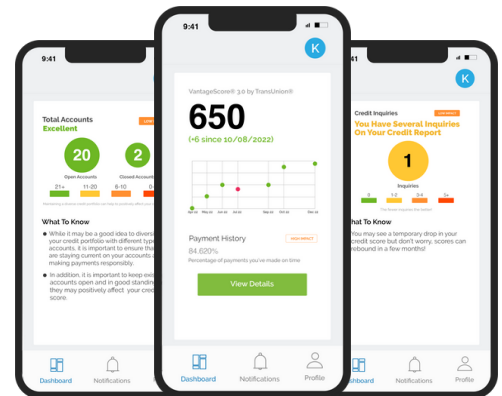
All you need is a Kashable account!

### Easy to access

Enrollment is completed online in the same Kashable platform you know and love.

### Up to date

Get real-time alerts to keep you aware of changes and be aware of any suspicious activity.



## Savings Accounts

Kashable partnered with Chime® to bring Chime's award-winning financial app to Kashable's customers. You can use Chime to open an online Checking and optional Savings account so you can manage your daily spending and saving.

### Chime's Savings Account<sup>3</sup> offers:

- A 2.00% Annual Percentage Yield (APY)<sup>4</sup>
- No minimum balance requirements
- No maximums on interest earned
- No fees<sup>5</sup>

## Financial Literacy Library

Our Financial Literacy Library is available to all employees, regardless of whether or not you take a loan. Simply create a Kashable account and log in any time to find new resources covering:

- Steps you can take to break the paycheck-to-paycheck cycle
- How to check your credit score
- How to cope with financial stress
- Strategies and tips to help pay off debt
- How to be financially prepared for retirement

**Questions?** [support@kashable.com](mailto:support@kashable.com) | [kashable.com](https://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; and Kashable LLC, NMLS ID 1373339

Chime is a financial technology company, not a bank. Banking services provided by The Bancorp Bank, N.A. or Stride Bank, N.A., Members FDIC.

3 - Chime Checking Account is required to be eligible for a Savings Account.

4 - The Annual Percentage Yield ("APY") for the Chime Savings Account is variable and may change at any time. The disclosed APY is effective as of November 17, 2022. No minimum balance required. Must have \$0.01 in savings to earn interest.

5 - There's no fee for Chime Savings Accounts. Cash Withdrawal and Third-party fees may apply to Chime Checking Accounts. You must have a Chime Checking Account to open a Chime Savings Account.