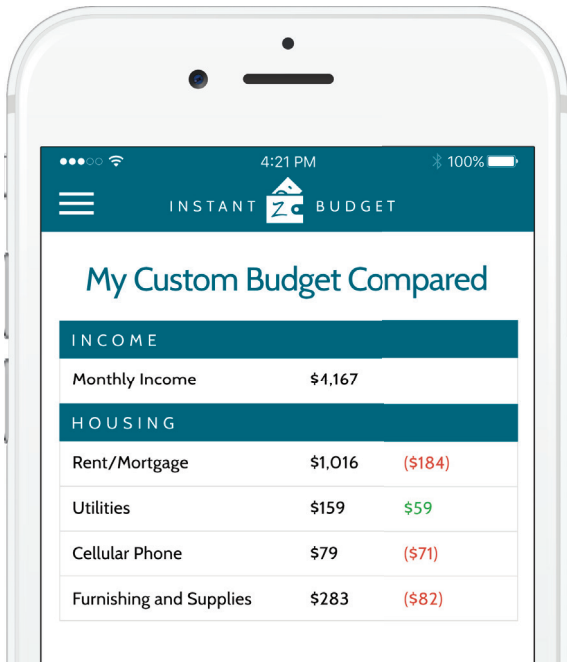




# Financial Wellness Resources

Zebit is a free employee financial wellness benefit that provides financial education, planning tools, and healthy credit options that help working Americans take control of their everyday finances. By partnering with sponsors (employers, associations, platforms, etc.) and leveraging advanced technology, Zebit provides a unique financial wellness offering that lowers employee stress & improves the corporate bottom line.



## Zebit INSTANT BUDGET

### GET YOUR BUDGET.

Answer 4 simple questions—your zip code, income, household composition and size—and receive an instant budget comparison of people just like you.

### COMPARE YOUR BUDGET.

Enter your actual expenses to see how you compare. How do you match up?

### SET SAVINGS GOALS.

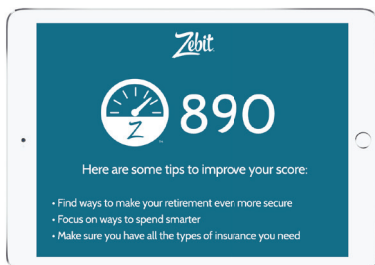
We identify where you can cut back and give advice to reach your saving goal.



## Wellness Education

Zebit Financial Wellness Education contains 20 interactive video modules to help you learn the basics and improve your financial wellbeing. Education topics include:

- Home Ownership
- Savings
- Investments
- Payday Loans
- Auto Loans
- Prepaid Cards
- Mobile Payments
- Checking Accounts
- Credit Cards
- Credit Scores & Reports
- Insurance
- Taxes
- Education Financing
- 529 Plans
- Identity Protection
- Retirement
- Emergency Savings
- Overdraft
- Mortgages
- Social Security



## Financial Assessment & ZebitScore

Understand how to improve your financial life by answering 14 simple questions. You will receive a personalized ZebitScore that highlights your financial strengths and weaknesses. Then learn how to improve your financial life with Zebit's free financial wellness program and track your progress over time.

# Healthy Credit Option

Healthy, worry-free, interest-free credit. We call it a ZebitLine.



ZEBITLINE

- Can equal up to \$5,000
- Purchases are paid back over 6 months on each pay date
- No revolving balance
- Allows member to build a credit payment history

No interest. No fees. No credit check. (No kidding.)

## HOW DOES IT WORK?

Buy now and pay over 6 months at 0% APR.



Employee's Income:  
**\$40,000**



Employee's ZebitLine:  
**\$2,000**  
for example



Product Retail Cost  
**\$840**



Amount Due at Checkout: **\$168** (\$0 Zebit Premier)  
Amount due each pay date: **\$56** (\$70 Zebit Premier)  
(\$672/12 pay dates, \$840/12 Zebit Premier)

Zebit is the best financing option available.

	Credit Card	Rent-To-Own	Zebit
Rates	Up to 29.99% APR + Annual Fee	2-4X Retail Price	0% APR, Retail Prices
Total Cost	\$1120 (24 Months)	\$2,900	\$840
Extra Cost	<b>\$280</b>	<b>\$2,060</b>	\$0

## WHAT CAN I BUY?

Zebit Market contains hundreds of thousands of name brand products and services at competitive retail prices. Choose from electronics, furniture, appliances, fitness, kids gear, eCertificates, jewelry, and more! Or buy from our merchant partners (Sears, Lowe's, JC Penney, Jiffy Lube, Toys'R'Us, Nike, etc.) using eCertificates available in the Zebit Market.



888.848.8756 | [zebit.com/employers](http://zebit.com/employers)