

# kashable

Supporting Employee Financial Wellness



The average American worker is one unexpected event away from financial hardship...

52%

52% of today's workers have less than \$1,000 on hand to pay out-of-pocket medical expenses

76%

76% of working Americans live paycheck to paycheck

25% of people avoided needed care—tests, treatments, follow-up care, and prescription drugs—because they could not afford it

25%

47% would need to borrow from a 401k and/or use a credit card to cover unexpected out-of-pocket expenses

47%



## Kashable Delivers Financial Certainty

Kashable provides employees access to socially responsible, low-cost credit to help cover the financial gap created by out-of-pocket medical expenses, personal emergencies, and times of hardship.

## Top Reasons Employees Use Kashable

- Medical Expenses
- Car Repair
- Pay Down Other Debt
- Home Improvement



## Socially Responsible

Credit based on ability to repay



## Instant

Approval at competitive rates

the  
**kashable**  
solution



## Automatic

Repayment through affordable wage deductions



## Simple

Web based application for 24/7 employee access

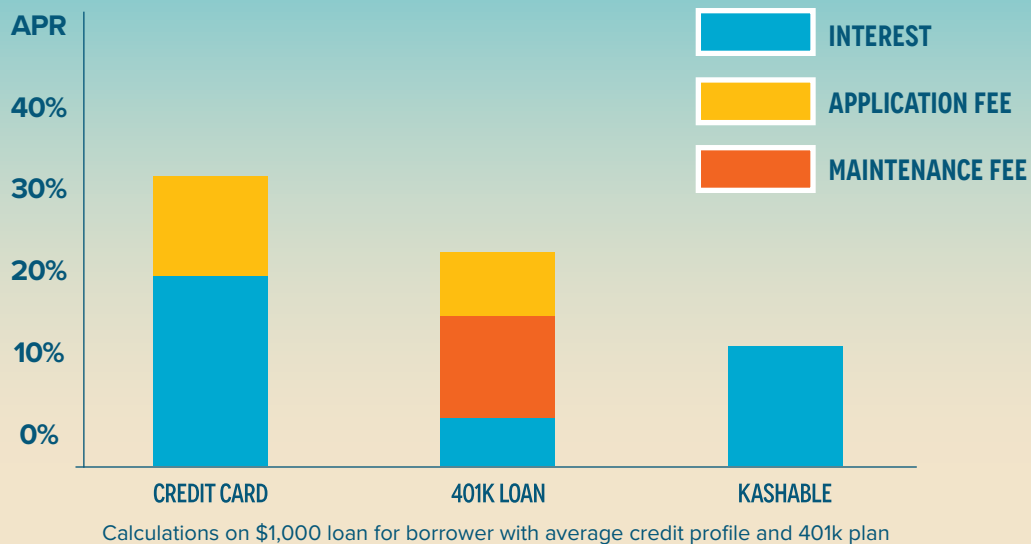
**Low-Cost**  
Starts at 6% APR



# What Makes Us Unique?

Partnering with employers creates many efficiencies that allow Kashable to lend at competitive rates. Unlike other lenders, Kashable underwrites employment data as well as credit score, so employees with poor credit but strong employment data are able to access fair and lower cost credit.

## A Lower Cost Credit Alternative



## What Employers Say About Us

“Our employees use Kashable for all types of emergencies and hardships, even to cover out-of-pocket medical expenses, so it’s a great supplement to our healthcare plan.”

— **Controller, Telecommunications Company, New Jersey**



“We believe in offering our employees benefits that can make an immediate financial impact in their lives. Kashable was fast and easy to roll out.” — **CEO, Social Services Organization, Louisiana**

“Our employees can visit the Kashable platform at any time to access a fair and competitive loan that will not jeopardize their retirement income.” — **Vice President of Human Resources, Insurance Company, Georgia**



Contact [sales@kashable.com](mailto:sales@kashable.com) to learn more