



Dominion PayrollSM

Financial Wellness Benefit Bundle

Empowering Employees by Supporting
Their Financial Wellbeing



FinFit®



Every employee deserves a financial safety net

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FinFit's SafetyNet

Accessible through isolated People Cloud™, the platform includes:



Wellness toolkit

Literacy tools and access to financial coaching so employees can build a solid financial foundation



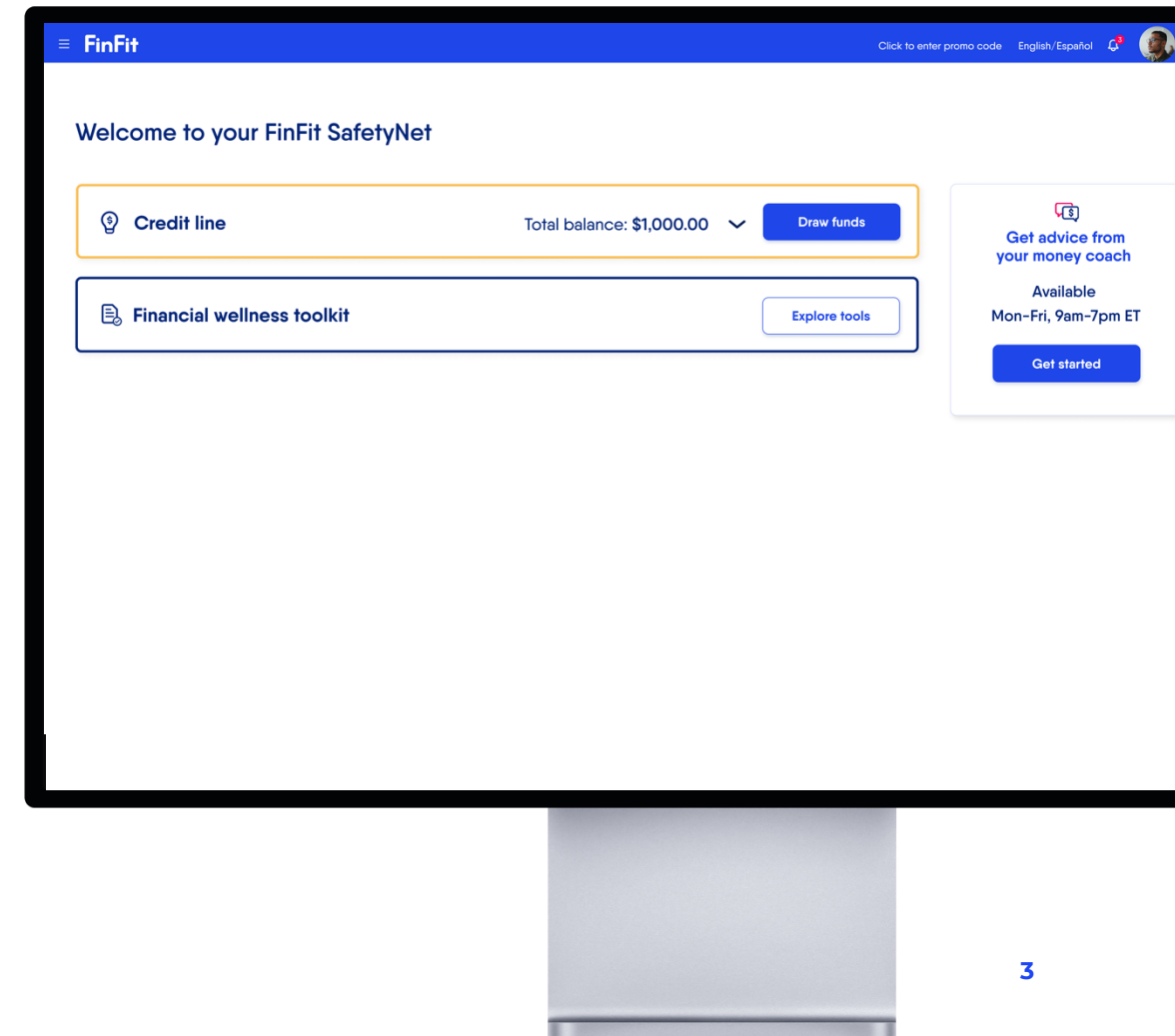
Emergency credit

Employees can access funds at any time to cover unexpected expenses or make ends meet

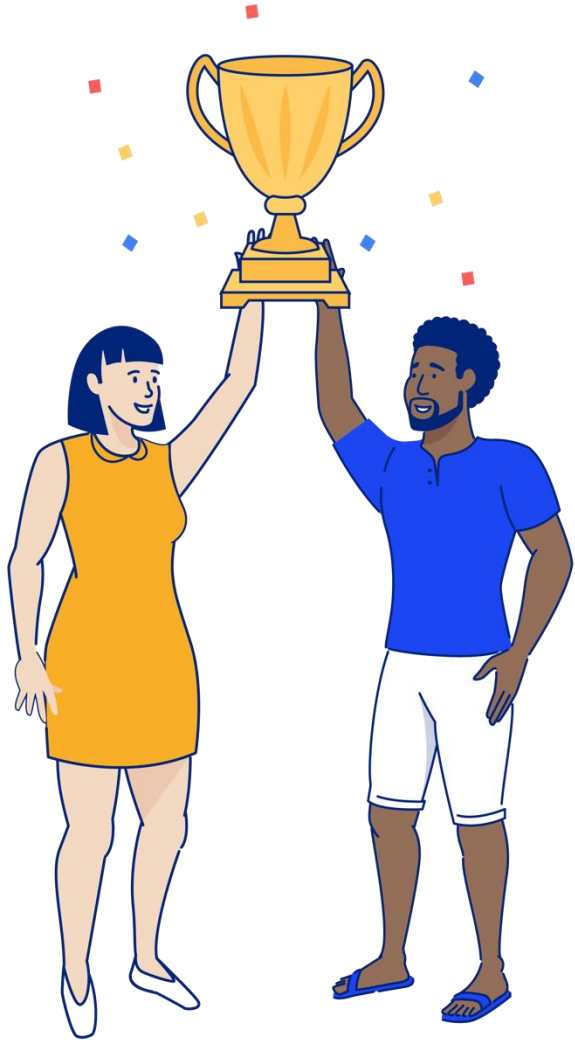


Personal loan

Employees can pay down debt at lower rates or avoid alternatives like 401(k) loans or high-cost payday loans



FinFit Wellness Toolkit: Additional free services



Financial Health Assessment

Online tool providing personalized financial health score and report, listing areas of strength and opportunities to improve



Financial Dashboard

Employee can connect and view all bank accounts in a single place, helping them control finances and build financial health with alerts, notifications, and budgets



Personalized Coaching & Education

Unlimited 1:1 financial coaching available for free to all members. A library of interactive, self-paced courses on topics including managing credit and debt, credit scores, budgeting and saving, and more



Rewards Program

Making financial literacy fun, with weekly trivia and the ability to earn points for completing financial wellness tasks, for redemption in rewards store

Product-driven, **outcomes-based**

We believe that providing access to better financial products is just the start to improving financial health. We're laser-focused on measuring outcomes for you and your employees.



Retention

Employees with access to financial wellbeing benefits are **over 2x more likely*** to recommend their employer to a friend or family member



Health & Wellbeing

74% of employees with access to financial wellbeing offerings feel that their employer **cares about their wellbeing** (vs. **56%** of those without)*



Productivity

Employees without financial stress are **6x more likely*** to have healthy relationships with coworkers



Retirement Readiness

An employer partner has seen **401(k) loan volume decrease by 40%**, leading to them being chosen as a Finalist for the 2022 Plan Sponsor Awards.

Proven impact

FinFit's SafetyNet produces consistent results in improving employee financial health outcomes



89%

of financially stressed employees reported significant improvements in wellbeing and stress levels



43pts

average improvement in credit scores



28%

improvement in employee retention



24%+

of eligible employees (avg) use the FinFit platform



181%

increase in % of employees with emergency savings (from 22-62%)



4.8★

on Google, based on over 1,600 employee reviews



40%

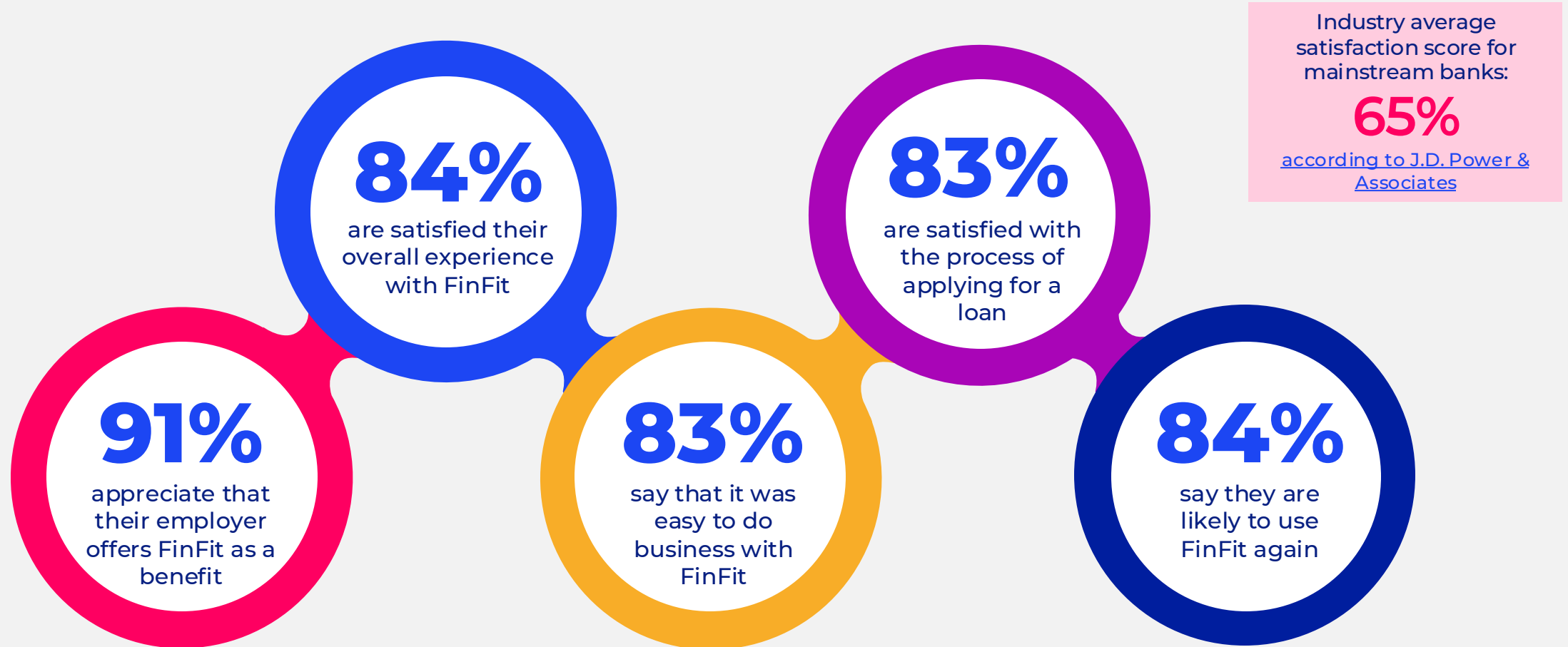
reduction in employees borrowing from their 401(k)



50%

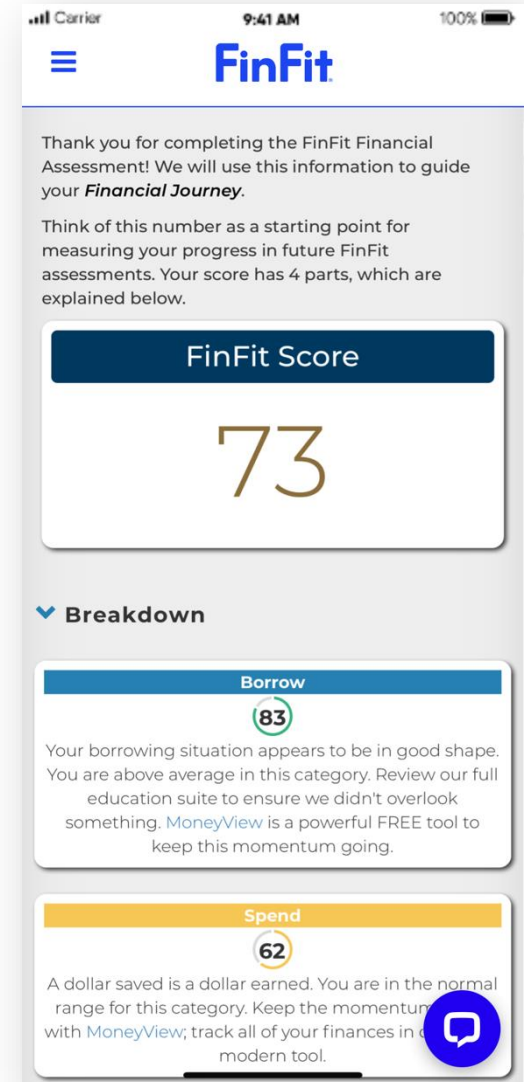
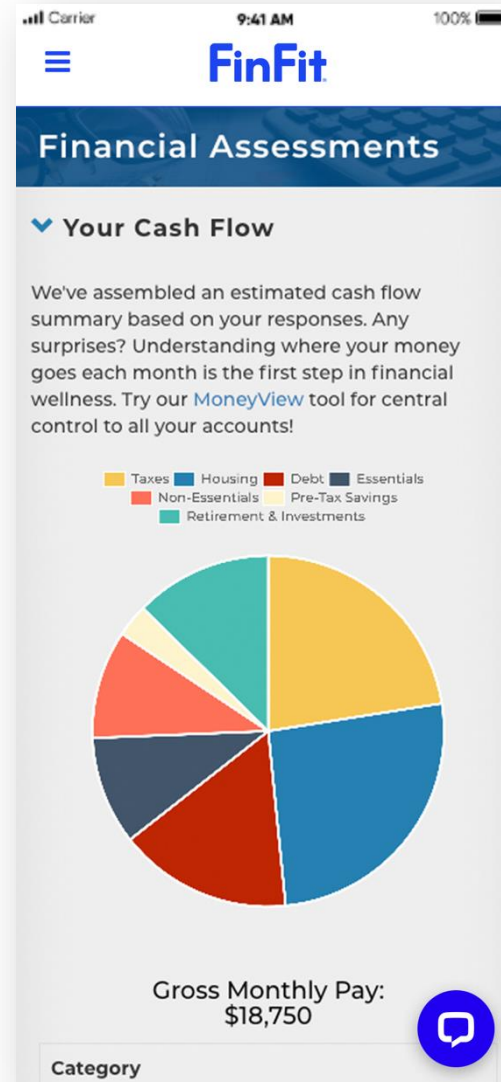
of members regularly use wellness features

FinFit members are **happy with their experience**



Member journey: Financial Assessment

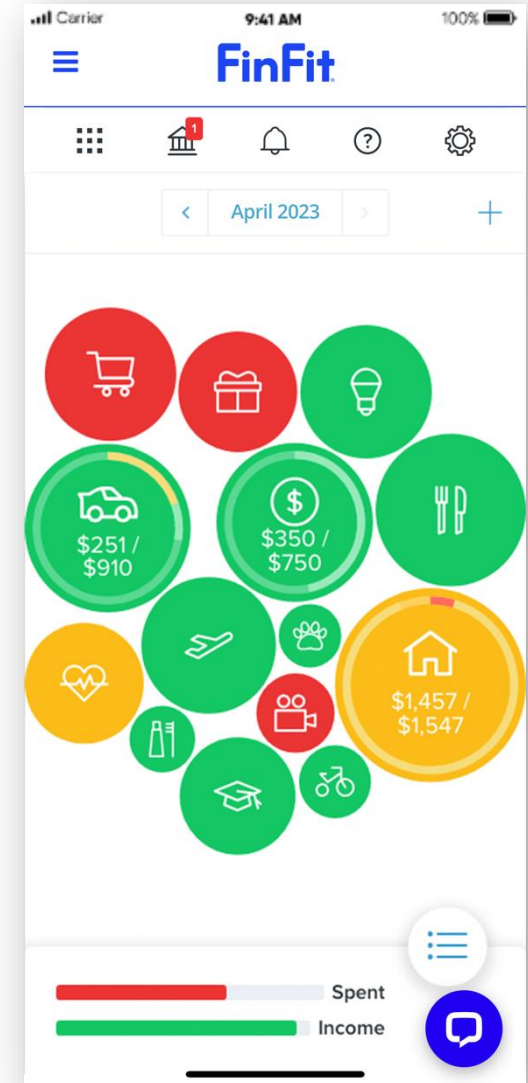
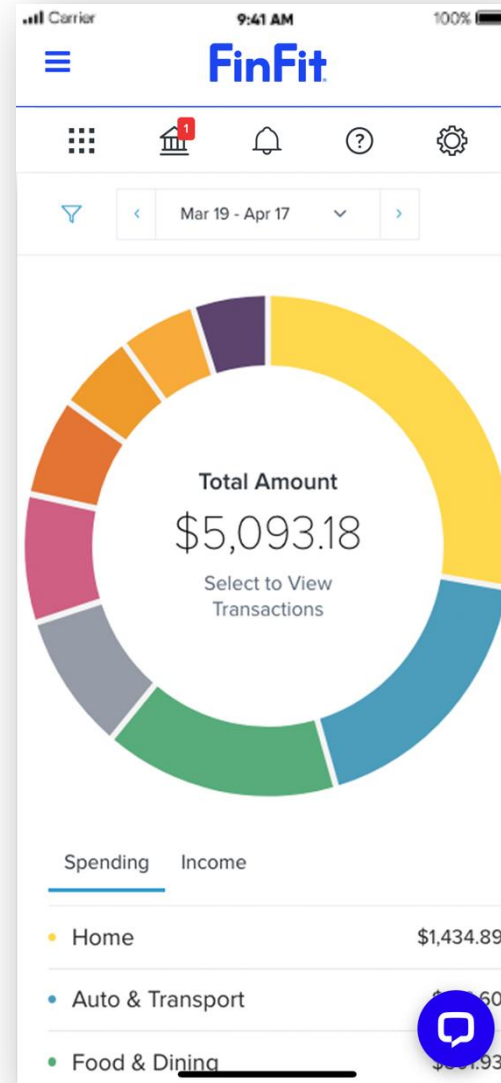
Our personalized assessment and planning tools recognize the unique spending, saving, and borrowing habits of each user.



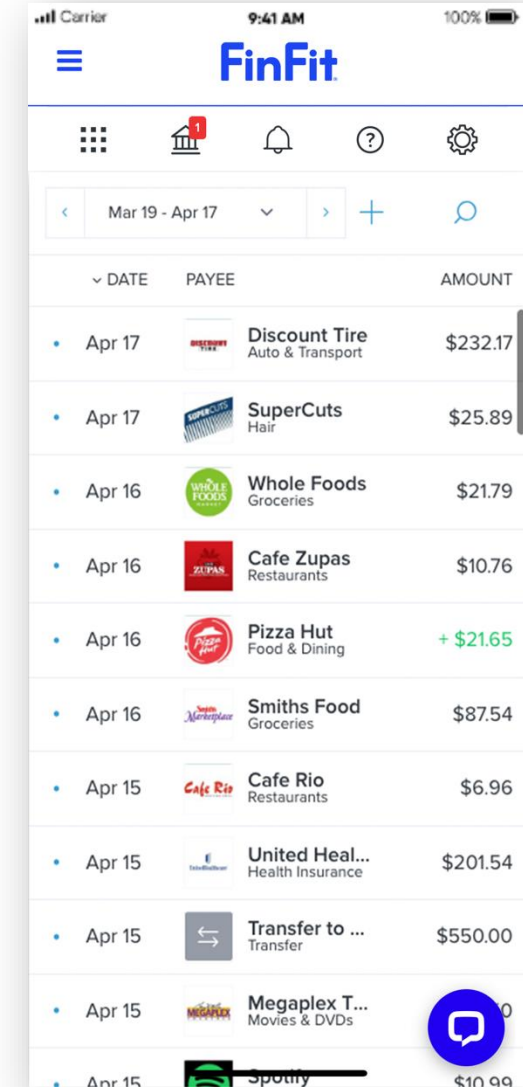
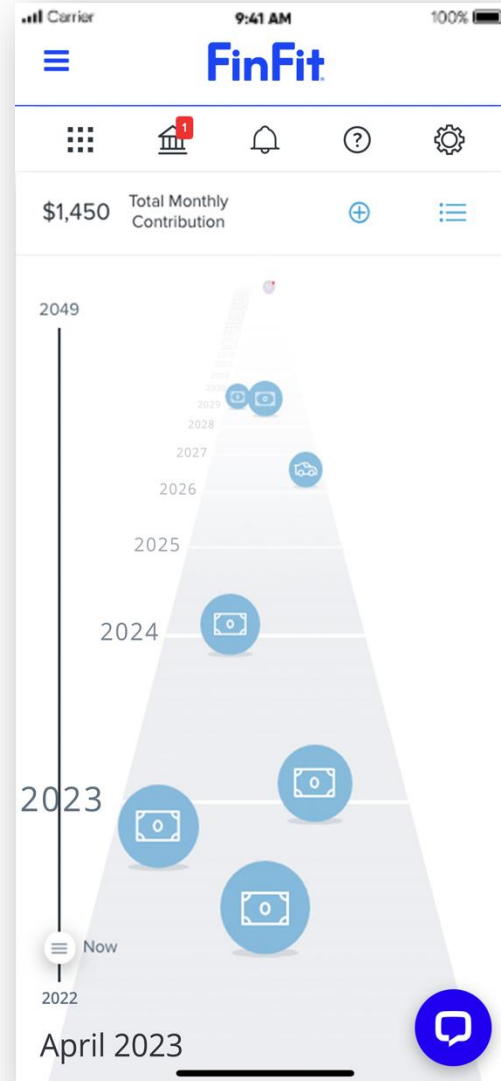
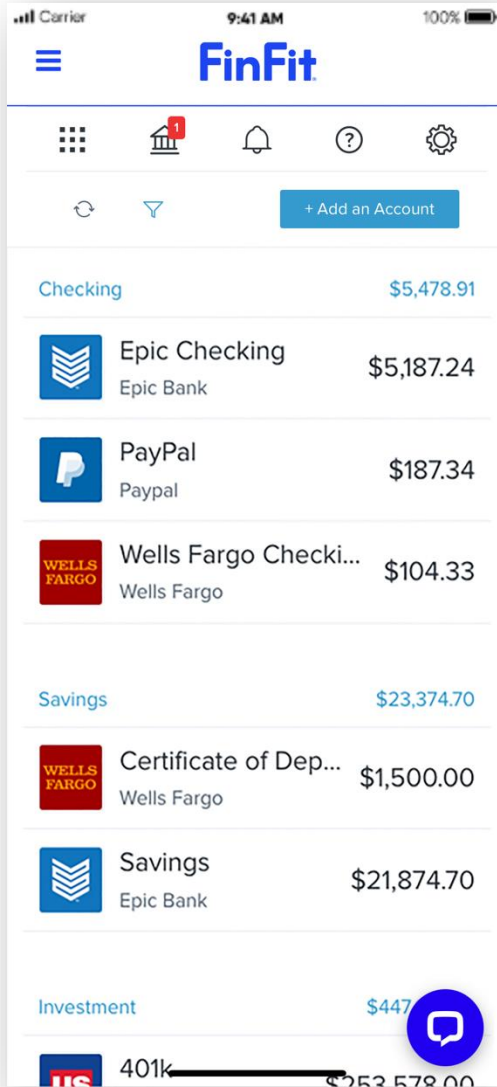
Member journey:

Money Insights

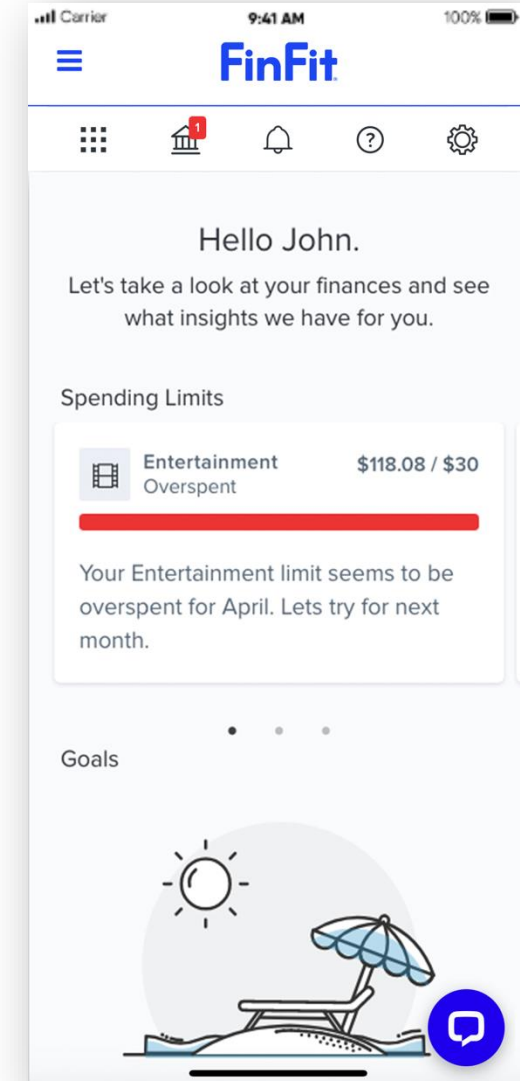
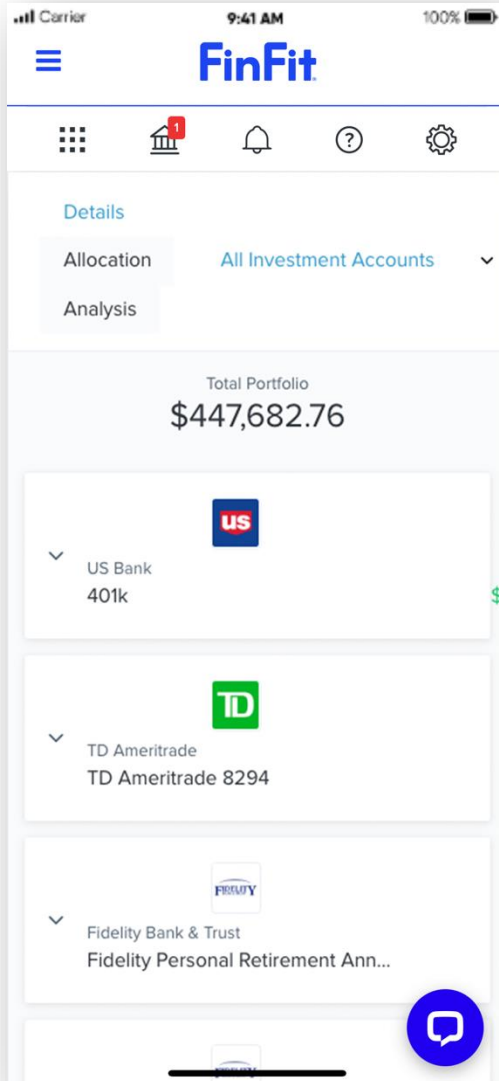
MoneyView is the premier online money management tool with the power to help employees create budgets, track and organize expenses, set alerts, pay bills, and view account balances – all in one place, all in real time.



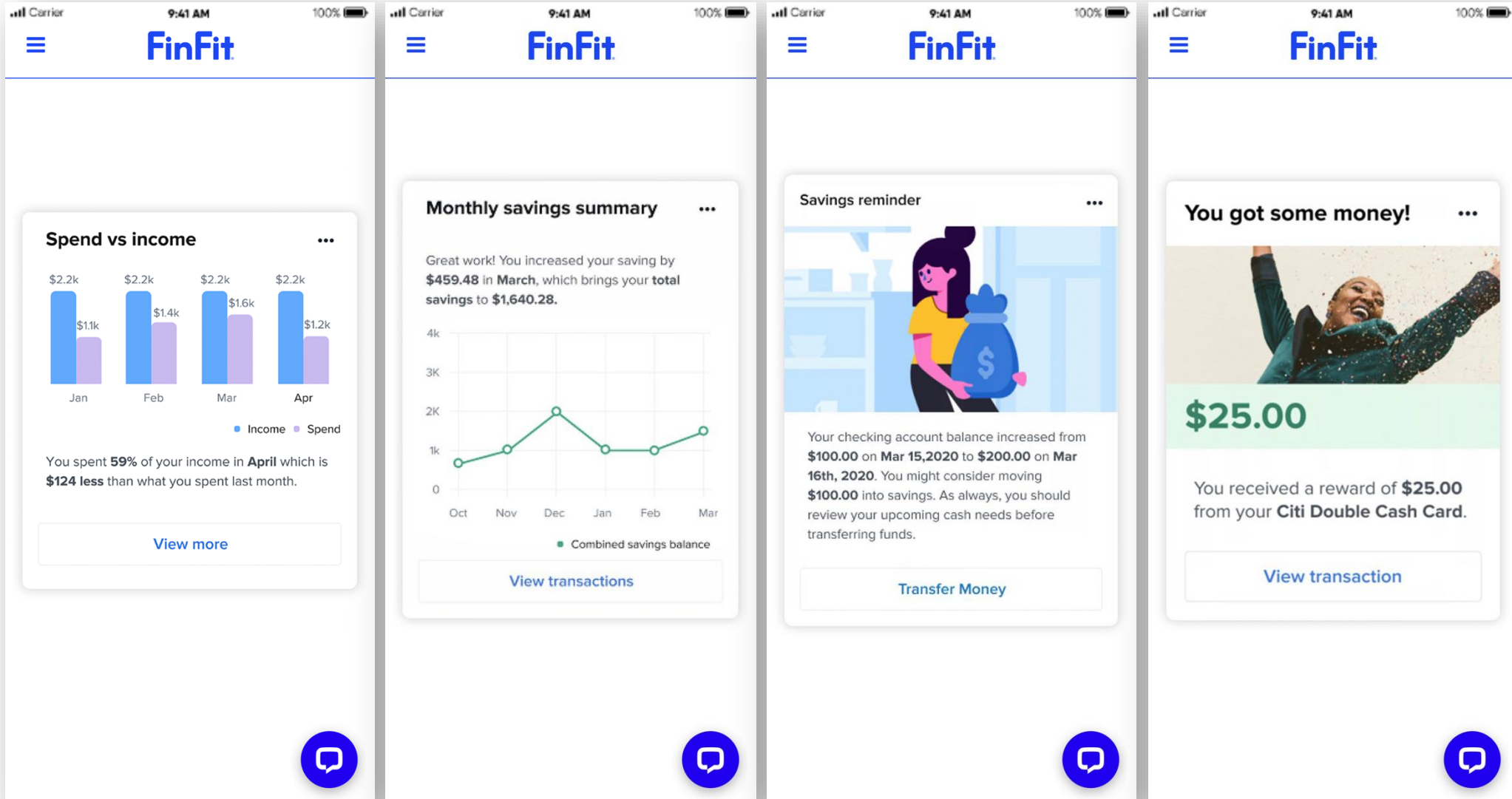
Member journey: Money Insights



Member journey: Money Insights

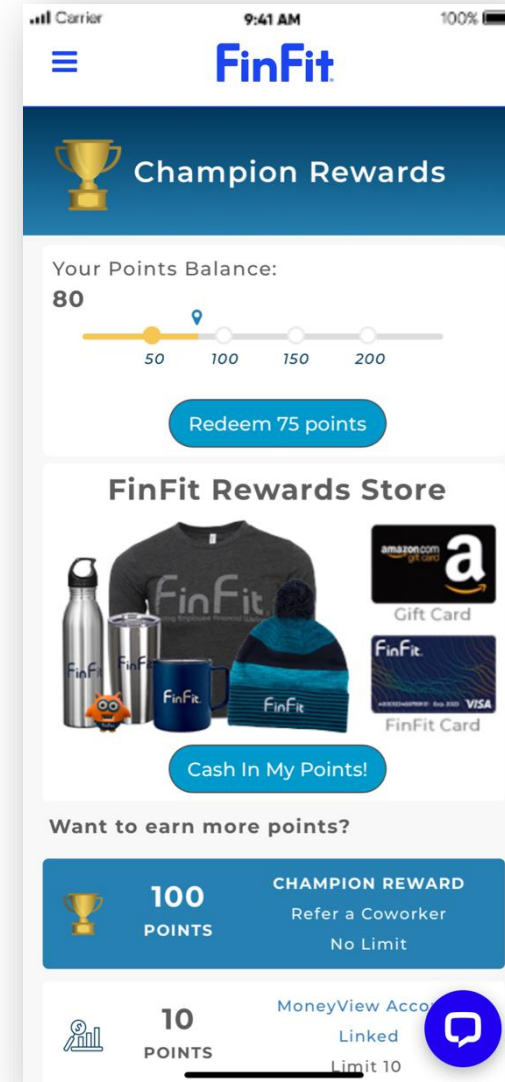


Member journey: Money Insights



Member journey: Rewards

Earn rewards points while improving financial wellness. Members can redeem their points for name-brand merchandise.



Member journey:

Loan application

Employees first log into their FinFit dashboard, where they can click through on the Affordable Credit tile to begin exploring the loan offering.

Carrier 9:41 AM 100%

FinFit

We have multiple credit options. Let's find the best option for you!

I would like to borrow

Enter desired amount

for

Select reason for loan

Answering these questions will not affect your credit score.

Continue

Carrier 9:41 AM

FinFit

And I would like to pay back over

Select desired loan term

Answering these questions will not affect your credit score.

Continue

Carrier9:41 AM100%

FinFit

Your progress

10%

<

Let's get to know you

First name

Last name

Address 1 (no P.O Box)

Address 2 (optional)

City

State

Do you own your home?

Continue

Carrier9:41 AM100%

FinFit

Your progress

20%

<

Employment details

Employment status

Full Time

How often do you get paid?

Bi-weekly

Pay type

Annual Salary

Pay rate

75,000

Employment start date

06/28/2021

Additional income*

Select

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Continue

Carrier9:41 AM100%

FinFit

Your progress

40%

<

Personal details

We need just a few more details.
Your information is safe with us.
[Learn more](#)

Social Security number

Confirm Social Security number

Date of birth ⓘ

Continue

Carrier9:41 AM100%

FinFit

Your progress

60%

<

Bank details

Your bank details are used to see how much you qualify for and allows us to send your money to that account if you accept a loan offer.

☒ Use bank account on file for my payroll direct deposit (ending in x1234)

☐ Enter bank account details

☐ I do not have a bank account

Continue

Carrier9:41 AM100%

FinFit

Your progress

70%

<

Communication preferences

Email address

Mobile number

Preferences

☒ Please text me important account information and how to get my money instantly

☒ Please text me about giveaways, contests, and rewards

Language

Continue

Carrier9:41 AM100%

FinFit

Your progress

90%

<

You're almost there!

☒ Review your application

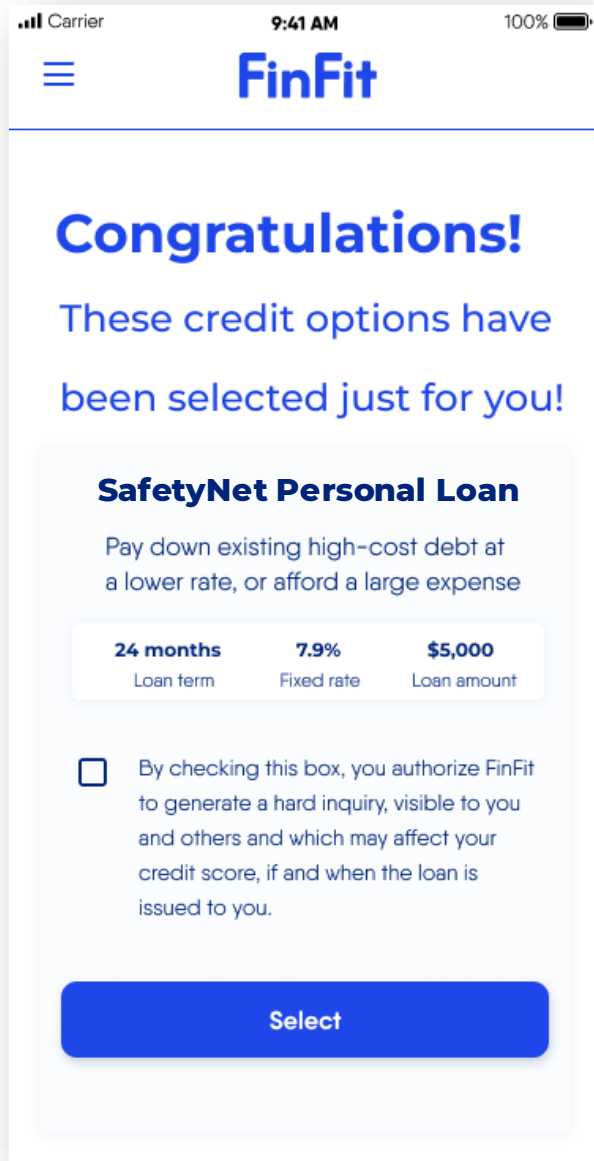
☒ By checking this box, you agree that you received and read the Privacy Policy of FinFit and Celtic Bank.

☒ By checking this box, you agree to provide us with all financial information we request about you from time to time. You agree to respond promptly (...)

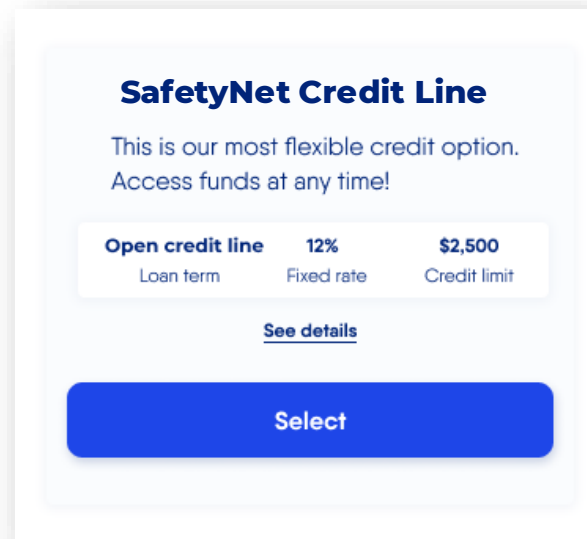
☒ By checking this box, you authorize Celtic Bank and FinFit Ops, LLC to verify your employment, income, address, and all other information (...)

☐ By checking this box, you authorize FinFit to generate a soft credit inquiry on your credit report, which is visible to you but will not affect your credit score

Submit applicaiton



Depending on an employee's employment and FinFit history, they may see one or both affordable credit options after finishing the pre-application process. They can then review their options and select to either choose the credit line or finish the application for the personal loan.



Carrier9:41 AM100%

FinFit

Confirm how much you want to borrow

\$3,000

Choose your desired loan term

36 months

Loan amount	\$3,000
Loan term	36 months
Your personalized rate	13.9% APR
Total interest payable	\$597.20
Repayment amount	\$99.92
Final repayment amount	\$0
Total amount to repay	\$3,597.20

Continue

Carrier9:41 AM100%

FinFit

Your loan agreement is now ready to review and sign

Review & Sign Agreement

Carrier9:41 AM100%

FinFit

Congratulations!

Your **\$3,000.00** loan is on its way.

Your loan will be available in your bank account on file within two business days or less.

Return to Dashboard

FinFit®

Learn more



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Bmargeson@FinFit.com