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Financial Empowerment Benefit

TRUSTED

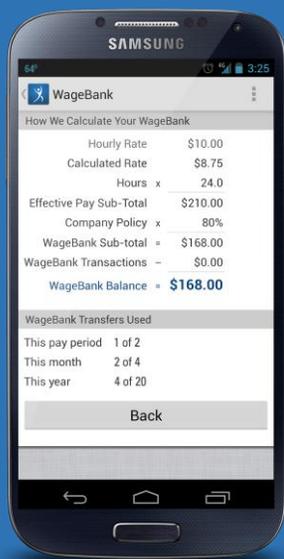
FlexWage has passed the scrutiny of the Consumer Financial Protection Bureau (CFPB), the Office of the Comptroller of the Currency (OCC) and the US Treasury.

RECOGNIZED

FlexWage was ranked #256 on Inc. Magazine's top 500 for 2013. Additionally, FlexWage was ranked #17 in the top Financial Services Companies.

DEDICATED

FlexWage is committed to improving financial access and well-being for the unbanked and underserved populations, benefiting workers, employers and their surrounding communities.



Many lower and middle income employees pay exorbitant fees for basic financial services, which drives financial stress. 40 million US households are underbanked, making **financial stress the primary distraction for employees** – your employees; impacting workers well-being, performance, attendance and job satisfaction.

- The alternative financial services market is estimated at \$375 Billion annually
- Bank Overdraft fees cost employees \$32 Billion 2013
- The 75 million employees who are forced to utilize alternative financial services make up more than 28% of the US workforce
- The average payday loan user will access ten loans per year, paying \$600 in fees

FlexWage delivers a workplace based solution that saves employers money, while providing financial empowerment to their workforce. FlexWage combines the financial inclusion features of a Visa or MasterCard payroll card, with its patented WageBank. **WageBank** interfaces with employers payroll and time/labor systems to provide employees with managed access to the wages they have accrued, but not yet been paid. WageBank eliminates the need for high cost short term third party lending.

With FlexWage, employees can access core financial services and accrued wages instantly – allowing them to resolve unplanned expenses quickly and easily.

WageBank is NOT A LOAN, so there are no lingering interest charges or penalties, helping employees break the cycle of debt.

FlexWage allows electronic payment options for underbanked or credit underserved employees.

FlexWage eliminates the need for employees to carry their entire paycheck as cash, increasing safety and security.

FlexWage helps employees reduce financial stress, increasing their focus, productivity and satisfaction.

FlexWage aids companies with employee retention.

FlexWage reduces payroll processing costs and allows expanded electronic payroll to all employees.

