

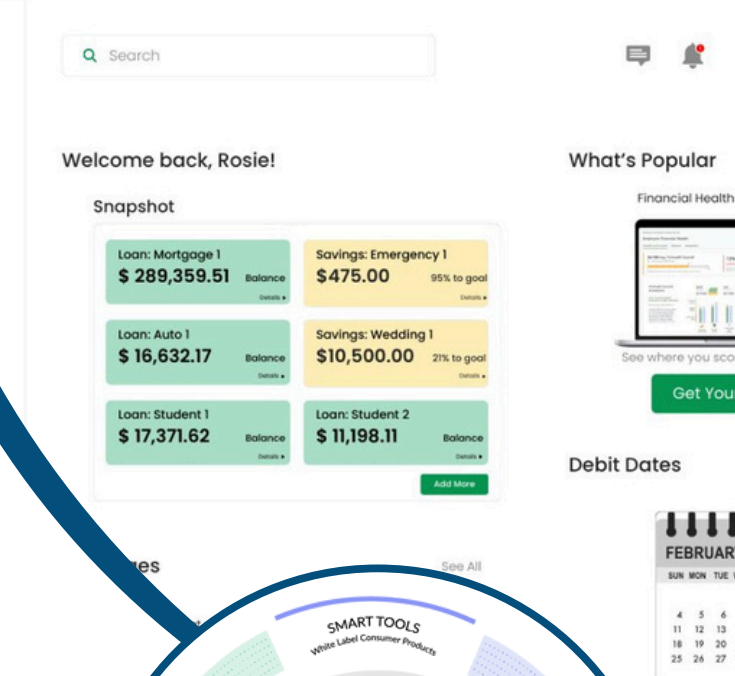
Consumer Dashboard

Grow Digital Payment Adoption

Maintain a 99.7% Success Rate for Ongoing Payment Surety

If you've tried and failed to enroll borrowers into digital payments, with EarnUp you can offer value beyond bill pay and reduce delinquencies 44.9%.

- 1 BOOST BORROWER RECAPTURE
- 2 LOWER DELINQUENCY RATES
- 3 AUTOMATE PROCESSES
- 4 IMPROVE PAYMENT CERTAINTY

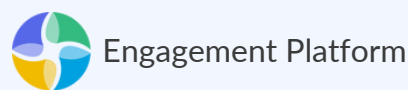


Cobranded Experience & Less Manual Intervention

- Borrowers use a single sign on to automate auto, personal, student, & mortgage loan debits
- We Conduct Initial Outreach if a Debit Fails

With EarnUp, borrowers manage all debt payments from one dashboard, can break larger payments into 2 or more increments to make budgeting easier.

EarnUp's AI powered, award winning platform integrates three suites for financial wellness, deposit & loan growth, and data & analytics to drive borrower engagement.



3+ Million people have used EarnUp's platform to pay down debt & build savings.

