

PRICING

We offer an employee emergency loan program as an employee benefit. As such, there will be NO COST of any kind to any Participating Entities.

Interest rates (paid solely by participating employees) on Program loans will be less than to those typical for cash advances on credit cards for prime borrowers. Using this voluntary Program, loans will be available to employees who may not qualify for credit cards, bank or credit union loans, and the like. These same employees too often fall victim to the predatory payday loans providers charging fees equal to APRs of 300% or more. Program loan interest rates will be a small fraction of the cost of payday loans.

- **Proposer's annual interest rate for Participating Entities with 5,000 or more employees will be 19.99%.**
- **Proposer's annual interest rate for Participating Entities with fewer than 5,000 employees will be 23.99%.**

These are fixed interest rates, and will not vary.

Proposer charges only simple interest – unlike many credit cards, there is no compounding – no interest-on-interest or adding interest to the principal balance. There will be no origination, application or similar fees, and there will never be any prepayment penalties of any kind.