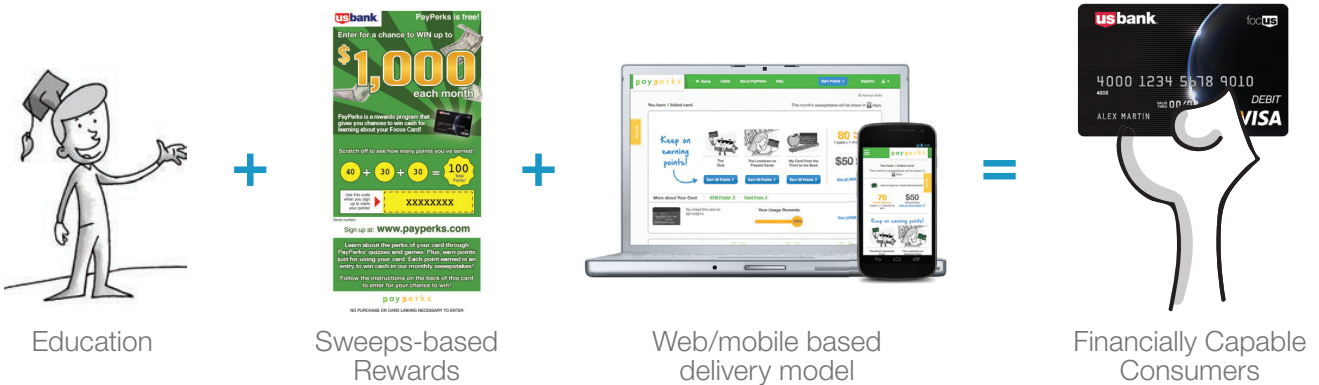




Educate. Incent. Empower.

PayPerks is a financial capability platform for consumers. The patent-pending model combines an illustrated financial educational curriculum with the excitement of sweepstakes-based incentives. With this approach, PayPerks drives behavior change and loyalty by helping consumers better understand their financial products in a fun, innovative way.

The PayPerks Approach



	Traditional Rewards Programs	PayPerks	Incenting Financial Capability
Users earn points for...	<ul style="list-style-type: none"> Dollar Value Spent 	<ul style="list-style-type: none"> Taking PayPerks' Educational Curriculum Card Use That Helps You Minimize Fees and Maximize Convenience and Security 	<p>PayPerks acts as an educational layer on top of payroll cards and other types of prepaid cards. Unlike traditional volume-based rewards programs, the PayPerks model addresses the unique needs and preferences of financially vulnerable consumers.</p>
Points are worth...	<ul style="list-style-type: none"> Cash Back Miles/Free Stays Merchant Funded Rewards 	<ul style="list-style-type: none"> Chances to Win Cash Prizes 	

Outcomes for Cardholders

Our goal is to increase loyalty and retention by helping cardholders...

- Avoid unnecessary fees
- Increase convenience
- Increase safety and security
- Feel more financially capable

How Does PayPerks Work?

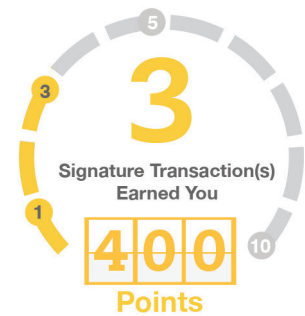


1 PayPerks uses marketing materials modeled after scratch-and-win tickets to tell cardholders about the program.



2 Cardholders are directed to www.payperks.com where they create a free account and link their Focus card to unlock content about their card

3 Cardholders earn points for learning about their Focus card and other financial topics like savings and managing debt.



4 Cardholders can also earn points for making better decisions with their card, such as signing up for a savings account or using the mobile app to check their balance.

Sample Education Topics:

- ▶ How to avoid ATM fees
- ▶ How to sign up for low-balance alerts
- ▶ How to steer clear of phishing scams

5 Each month, a cardholder's point balance becomes chances to win one of many monthly cash prizes, ranging from a few dollars to a grand prize of up \$1000.



To comply with Sweepstakes rules, no purchase or card linking is necessary to enter a PayPerks sweepstakes. See Sweepstakes Rules for more information.