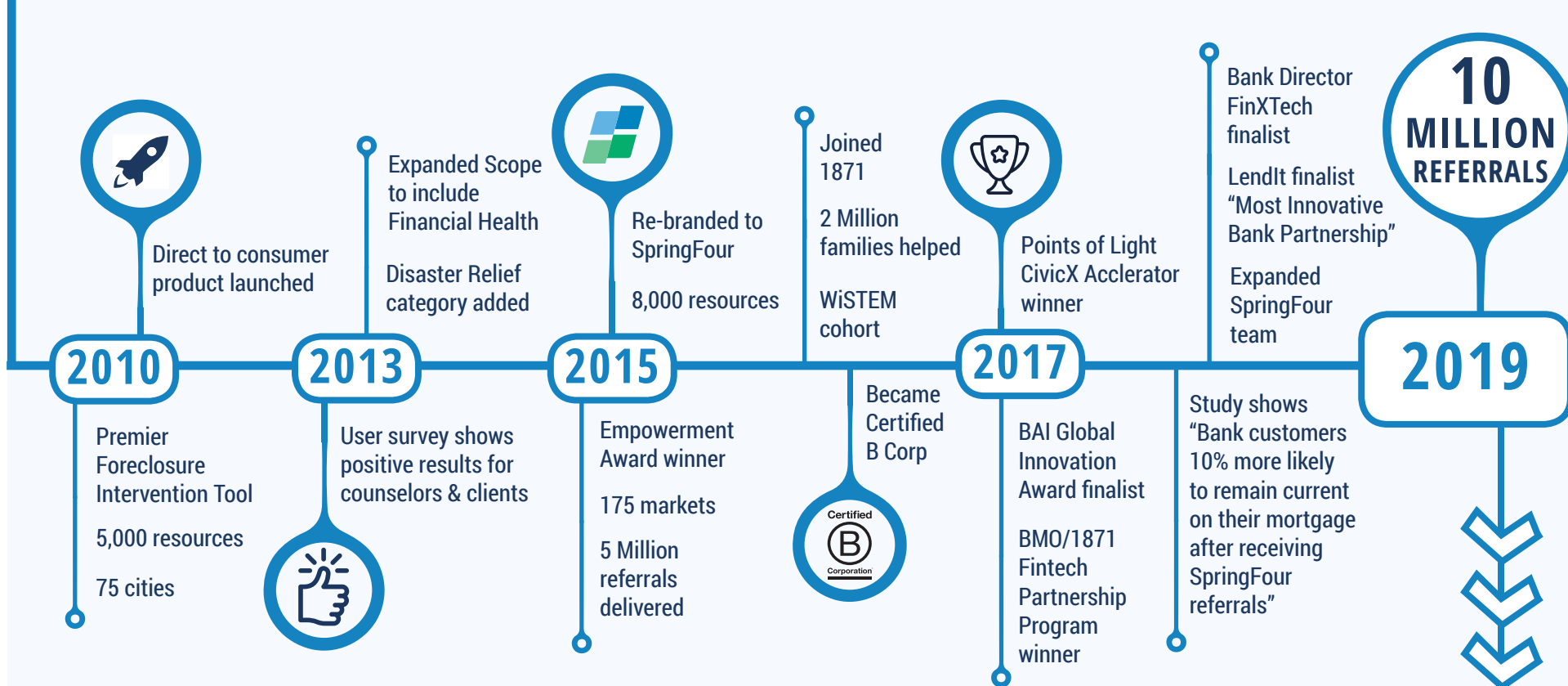


This past decade was a time of momentum and incredible growth for SpringFour, and we are thankful for the many partnerships we have forged to help fuel this growth. We began the decade with just over 5,000 resources encompassing 19 categories in 75 cities. Today, we have over 14,000 resources encompassing 30 categories in 475 cities. Over the last 10 years we have established a proven track record, fostered trust, and built a reputation we are proud of - companies of all kinds and sizes choose to partner with SpringFour, embracing us as their solution of choice in delivering the very best financial health resources. We wish you the best for the coming year, and decade, and look forward to continuing our work with you.

Rochelle Nawrocki

Rochelle Nawrocki Gorey, Co-Founder & CEO



CONTINUING TO MAKE AN IMPACT IN 2019

1.1 MILLION

Referrals delivered in 2019

330,000

Families helped in 2019

98% of users agree that SpringFour helps them to provide better customer experiences

A typical consumer reduces their expenses by **\$250** a month, leading to improved cash flow and savings

NEW PARTNERSHIPS

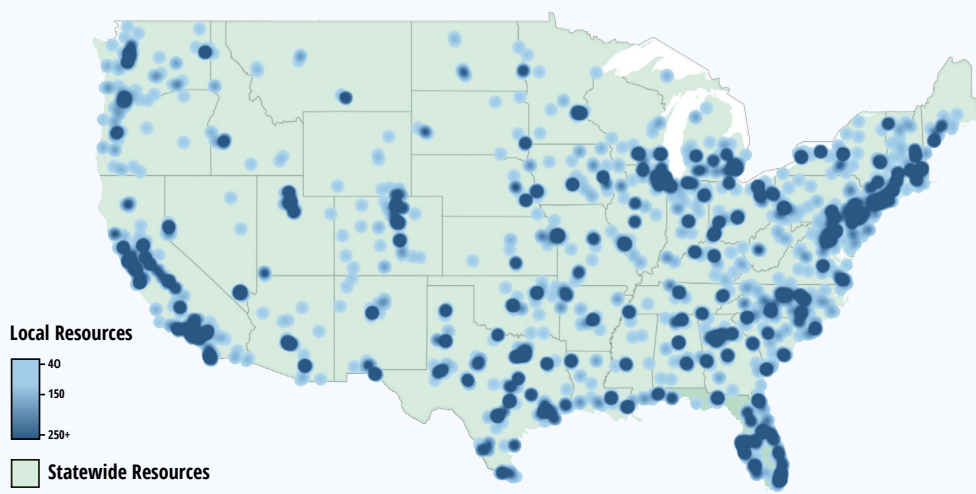


WE'VE GOT YOU COVERED

14,000+ Vetted & Curated Financial Health Resources

475 Cities and Growing

+ Statewide & Nationwide



RECOGNITION



WHAT PEOPLE ARE SAYING

"SpringFour helps our customers by providing them with ways to supplement their income and get back on track after facing a financial shock."

Natasha Anand, Director of Customer Operations



"Easiest Deployment Ever! We're already seeing results for our bank and for our customers."

Carol Lucka, Business Technology Analyst



"Really what SpringFour has done is changed the ways that we're engaging with our customers who are in a moment of truth in their financial lives. SpringFour has changed the nature of that interaction for the better."

Ben Schack, Head of US Digital Partnerships



"We recognize building credit isn't the only financial challenge our customers face. By partnering with SpringFour, we can help our customers achieve the financial wellness they seek."

James Garvey, CEO and Co-founder



ENHANCEMENTS



New Tip Sheets



Expanded SpringFour Team



Improved Mobile Experience



New Financial Counseling & Foreclosure Counseling Categories



1,500 New Resources

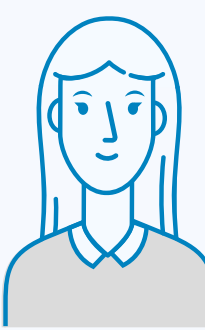


Expanded Reporting

REAL SAVINGS STORIES



A BMO Harris customer received a call regarding his late car payment. He had been unable to make payments after losing his job. He let the Agent know that he had a new job that he received after following-up on SpringFour referrals. He was extremely appreciative of the help that BMO Harris provided, and vowed to take as much of his first paycheck as possible to make payment on his car loan.



Due to an unexpected medical condition, a Money Management International client was faced with an increase in prescriptions. The counselor found a couple of nonprofit agencies that were able to find her prescriptions for \$250 less than what she had been paying. She signed up with them and is now receiving the assistance she needed. She is also taking advantage of non-emergency ground transportation for her doctors visits and is now saving roughly \$200 a month in transportation to her appointments.

With our focus set on growth and increased impact in 2020 and beyond, we are excited to build on our momentum. By growing existing partnerships and engaging in new collaborations, advancing our product offerings, scaling to more cities, and curating additional resources, we will increase our impact. Throughout this journey, we will look to engage with you and hope that you will join in our mission to advance the financial health of those in need while transforming the customer experience.