CONTENTS

WHAT ARE FINANCIAL WELLBEING BENEFITS? 2

WHO IS ELIGIBLE? 2

HOW DO I ENROLL? 2

WHAT EMAIL SHOULD I USE WHEN CREATING MY ACCOUNT? 2

WHO DO I CONTACT FOR HELP? 2

FINFIT 2

- OVERVIEW AND ELIGIBILITY 2
- LOANS AND CREDIT 2
- APPLICATION STATUS AND FUNDING 3
- REPAYMENT AND ACCOUNT MANAGEMENT 3

SUNNY DAY FUND – SAVE FOR EMERGENCIES, FIRST HOME, AND MORE 5

- OVERVIEW 5
- CONTRIBUTIONS 5
- WITHDRAWALS AND ACCESS TO FUNDS 5
- INTEREST, TAXES, AND ACCOUNT DETAILS 6
- SAVINGS GOALS AND FEATURES 7
- LEAVING MORTENSON OR SHARING THE PROGRAM 7
- ACCESS AND ACCOUNT SETUP 7

What are Financial Wellbeing benefits?

These benefits are designed to help you manage your finances, build savings, and access resources for unexpected expenses. They include:

- FinFit: budgeting tools, free unlimited financial coaching, and access to loans or credit[1]
- Sunny Day Fund: An emergency savings program through payroll deductions

Who is eligible?

All full-time non-union craft and non-craft team members have free access to Financial Wellbeing benefits, including financial coaching, emergency savings accounts, budgeting tools, financial education, and more. To be eligible for emergency loans and credit options through FinFit, team members must be employed with Mortenson for at least 3 months.

How do I enroll?

Visit https://www.finfit.com/Mortenson/, and from there you will be able to enroll for FinFit and Sunny Day Fund. You will be asked to verify your identity and provide personal information.

What email should I use when creating my account?

Use a personal email address that you will always have access to (not your work email).

Who do I contact for help?

- Sunny Day Fund: Call +1 (571) 397-2975 or email support@sunnydayfund.com
- FinFit: Contact support at FFCustomerService@finfit.com

FINFIT

OVERVIEW AND ELIGIBILITY

What is FinFit and what do they offer?

FinFit is a financial wellness platform that provides tools and services to help manage your money. FinFit includes:

- Free, unlimited financial coaching
- Budgeting and planning tools
- Financial health assessments
- Access to loans and credit lines

LOANS AND CREDIT

What is a FinFit personal loan and what can it be used for?

A personal loan from FinFit is a loan that should be used solely for personal, family, or household purposes. Most of FinFit's borrowers take out their loan to pay down existing, higher-cost debt, like credit cards, payday loans, or medical bills. Your loan cannot be used for expenses like real estate, business purposes, purchases of securities, or post-secondary education expenses.

What is a FinFit line of credit and how is it different from the FinFit personal loan?

A line of credit is a flexible way to meet your emergency funding needs. When you secure a line of credit with FinFit (no credit check required), you'll have access to withdraw available funds when a need arises (up to your approved credit limit). As you pay down your balance, the available funds up to your credit limit become accessible if you need them. With the FinFit personal loan, you'll receive a one-time lump sum of funds and will need to pay back your loan in full before you can apply for another one or receive additional funds.

Will applying for a loan affect my credit?

You can apply for a loan/credit line without affecting your credit score. In the event you are approved for and accept a personal loan, a hard inquiry will appear on your credit report, which may impact your credit score. In the event you are not approved or decide not to accept your loan offer, your credit will not be affected.

APPLICATION STATUS AND FUNDING

How can I check the status of my loan application?

To check your loan status, log into your FinFit account and visit the "Loan History" tab.
The typical process to obtain a loan is:

- Submit your application
- Application information is verified
- Loan is approved or denied
- Contract is signed
- Funds are issued
- Please note: if your contract is signed after 4pm ET, your funds will not be transferred until the next business day.

How long does it take before the funds are in my account?

The processing time to receive your funds depends on the funding method you selected. For loans where the contract is signed before 4pm ET on business days (Monday-Friday and non-bank holidays) ACH funding is processed the same day. If the contract is signed after 4pm ET or on a weekend or bank holiday, funds are processed on the next business day. Funds are typically available within 2-3 business days of being processed. The actual time funds are available in your account depends on your bank.

REPAYMENT AND ACCOUNT MANAGEMENT

Is my loan/credit eligible to be refinanced?

Personal loans from FinFit are not currently eligible to be refinanced.

How do I check my balance?

You can check your balance at any time by looking at the Loan History section on the dashboard or opening the menu and clicking "Loans" under Marketplace. On the Loans page, you can see your current payment and payoff information, view your transaction history or make a payment.

Can I have more than one loan at a time?

Members are only eligible for one loan at a time, and may not have a credit line and loan simultaneously. In order to be able to apply for another loan, your existing loan must be paid off.

How are interest rates determined?

If you are offered a loan or credit line, your interest rate will be based on your credit and employment history. The rate is fixed for the duration of your loan.

Will the interest rate change over time?

No. Loans have fixed interest rates for the term of the loan.

Is it possible to pay off my loan/credit early?

Yes, you may make additional payments online, and there are no early repayment fees or penalties if you do so. While it will not reduce your scheduled payment amount, it will allow you to pay off your loan ahead of your regular payment schedule and may reduce the total amount of interest that is repaid.

How do I make payments on my loan/credit?

Typically, loans are repaid via payroll. If you have opted out of payroll payments or simply wish to make an additional payment you can do so with your debit card directly online. To make a debit card payment open the menu and click on "Make A Payment".

Loan payroll deductions are not available in IN, NJ, NY, and WV. For any team members in these states the loan repayment will be setup as an ACH payment.

What happens if I leave my Mortenson and I have an outstanding loan/credit?

If you leave Mortenson, your interest rate and repayment schedule will not change. Your loan repayments will be withdrawn automatically and securely from your bank account on file, if you authorized us to do so during the loan application process. If you did not sign up for bank repayments during your application, please contact our Account Management team by email at ffcustomerservice@finfit.com or by phone at 888-568-9878 and we can help you set up direct payment arrangements.

My loan is paid off; can I take out another loan?

You can submit another loan application by navigating to the “Affordable Credit Option” tile on the home page of your FinFit dashboard.

I thought my loan repayments would be deducted from my paycheck. Why do you require a bank account?

There are two reasons we need your bank account information. First, that’s where your loan funds will be deposited. Second, in the event we aren’t able to take repayments from your paycheck, we can securely and automatically withdraw repayments from your bank account. This is also the repayment method we’ll use if you leave your employer before you fully repay your loan.

SUNNY DAY FUND – SAVE FOR EMERGENCIES, FIRST HOME, AND MORE

OVERVIEW

What is Sunny Day Fund?

Sunny Day Fund is a workplace emergency savings program that allows you to save money through payroll deductions and withdraw funds when needed. Use your savings at any time, for any reason.

CONTRIBUTIONS

How much can I contribute?

The minimum contribution is typically $5 per paycheck, post-tax. You can change your amount at any time.

How can I change my contribution amount?

You can change your contribution amount at any time. To do so, you'll need to:

1. Log in
2. Navigate to "Contribution" tab
3. Enter a dollar amount into the field, or select a one of the suggested amounts
4. Click "Submit"
5. You will receive a confirmation message that the request was submitted successfully and an email to confirm the change. If you're having issues, please contact us.

Please click HERE for a video tutorial on how to change your contribution.

How many times can I change my contribution amount?

There are no restrictions around how many times you can submit a request to change your contribution amount. Just a reminder that your contribution change request may take up to two pay periods to be reflected in your paycheck.

Can I deposit my own money into my Sunny Day Fund account?

No. The only way to contribute money to your Sunny Day Fund is through payroll deductions, as is required by a workplace emergency savings program. You cannot transfer outside (nonpayroll) dollars into this account.

WITHDRAWALS AND ACCESS TO FUNDS

Can I withdraw my money?

Yes. You can withdraw your savings at any time. ACH transfers from your Sunny Day Fund to your linked destination account typically happen same-day if the request is made prior to 2pm CT. Later withdrawal requests may arrive on the next business day, though it could arrive within 1–3 business days, depending on your bank.

Is there a minimum amount I can withdraw?

Yes, the withdrawal amount must be any amount greater than the transaction withdrawal fee (which is there to encourage you to be more mindful of saving, rather than constant small transactions – Sunny Day Fund doesn't earn these fees!). The ACH withdrawal fee is $0.05, so it must be at least $0.06.

INTEREST, TAXES, AND ACCOUNT DETAILS

Where does my money go when I save? Who is the bank?

We have partnered with Portage Bank, Member FDIC as the custodian financial institution. They're a top-tier community bank with excellent liquidity and capital ratios and offering an amazing interest rate*.

** Accounts are held at Portage Bank, Member FDIC. Rates are variable and subject to change at any time. Fees may reduce your earnings. Withdrawal restrictions apply.*

What interest rate will I earn from my bank?

Portage is generously providing an interest rate of 3.03%* APY.

** Accounts are held at Portage Bank, Member FDIC. Annual Percentage Yield is current as of publication. Rate is variable and may change after account opening. Fees may reduce your earnings. Withdrawal restrictions apply.*

Is Sunny Day Fund like a 401(k)?

No, it is not a retirement account. It is designed for short-term savings and emergencies.

Sunny Day Fund is not tax-advantaged like a 401(k), meaning your contributions are after-tax.

At the end of the day, your 401(k) is for retirement and Sunny Day Fund is here to help you protect your 401(k) from all that life throws at you before retirement! Emergency savings are your first line of defense when those financial shocks pop up.

Does my money earn interest?

Yes, the money saved in your Sunny Day Fund account will earn interest from our financial services partner. You can see the most updated rate in the Review tab of the application and the Truth in Savings Act (TISA)-related disclosures available here: https://sunnydayfund.com/support/#legal-resources. The bank-provided interest* is deposited every month. If your Sunny Day Fund balance is low, you may not receive interest that month. Please read the Employee Savings Account Agreement in the disclosures at the bottom of our homepage for more detail.

** Accounts are held at Portage Bank, Member FDIC. Rates are variable and subject to change at any time. Fees may reduce your earnings. Withdrawal restrictions apply*

Will I pay taxes?

No, your contributions are considered after-tax contributions and you will not have to pay additional taxes on those funds when you withdraw.
You may have to pay taxes in case you earn more than $10 in interest from our bank partner.

Will I pay taxes on the interest I earn?

The interest you earn from our financial services partner is considered taxable income and will be reported on a 1099-INT at the end of the year (like how your bank would send you a 1099-INT for any interest you've earned). Interest is paid out on a monthly basis.

SAVINGS GOALS AND FEATURES

How do I add a Savings Goal?

On the "Plan" page there is a big orange plus. Click on it. In the popout in window:

- Select an Icon for your goal (e.g., Vacation, Pets, etc.)
- Name the Goal
- Enter in a Goal Amount (e.g., $2000)
- Enter a target date to achieve this goal
- To save click "Start New Goal".

LEAVING MORTENSON OR SHARING THE PROGRAM

I do not work for Mortenson anymore. Can I transfer my SDF account to my new employer?

It depends. If your new employer also offers the Sunny Day Fund program, then yes! Otherwise, your contributions into the account will stop.

You will still have access to the money in your account for up to two years and it will still earn the bank-provided interest*.

You can withdraw your money at any time. After two years of inactivity, your account will be closed.

** Accounts are held at Portage Bank, Member FDIC. Rates are variable and subject to change at any time. Fees may reduce your earnings. Withdrawal restrictions apply*

How does the First time Home buyer Savings Account feature work?

There are over a dozen states (and more on the horizon) that allow state level tax incentives for first time home buyer savings accounts (FHSAs). You can explore the First Time Home tab in your Sunny Day Fund application to see if your state of residence offers a tax-advantaged way to save towards buying your first house. Here's more information on FHSAs.

I love that Sunny Day Fund is helping me save money. How can I share this with my co-worker?

We're so glad that Sunny Day Fund is helping you save up toward all the things that are most important for you and your family! To share with your co-workers, login to your Sunny Day Fund account, and navigate to the Refer tab. Here you can generate a QR code that your co-worker can scan from their phone. This takes them directly to the registration page so they can start their own Sunny Day Fund!

ACCESS AND ACCOUNT SETUP

Do I need to download an app to my phone?

No, you will access your Sunny Day Fund right from your browser on your computer or phone. This way, it takes up no storage on your phone, there are no updates to download, and it can be available in any language you've set your web browser to.

If you'd like to save Sunny Day Fund as a tile on your home page so it feels more like an app, follow the instructions on this quick video guide.

How do I set-up a beneficiary?

Navigation on Mobile:

- Login to your Sunny Day Fund Account
- Click the three bars on the top left
- A side menu should appear. In the side menu you will see a gear icon labeled “Settings”.
- Click “Beneficiaries”
- Click the Orange Plus on the Beneficiaries Section
- Fill in Beneficiary details and click save

Navigation on Desktop:

- Login to your Sunny Day Fund Account
- Click your name on the top right of the screen
- A drop-down menu should appear. In the drop-down menu you will see “Settings”.
- Click “Beneficiaries”
- Click the Orange Plus on the Beneficiaries Section
- Fill in Beneficiary details and click save