

FINANCIAL TOOLS FOR EMERGENCIES, SAVINGS, AND EVERYDAY SUPPORT



Unexpected expenses happen. These new benefits give you real options — so you can avoid high-interest debt, build savings, and stay in control of your finances.

Emergency Credit and Personal Loans¹

- ▶▶ Fast access to funds when you need them
- ▶▶ Flexible, payroll repayment (optional) that fits your budget and helps build credit²
- ▶▶ Apply to see what you qualify for with no impact to your credit score³

Financial Coaching

- ▶▶ Free and unlimited access to certified financial coaches
- ▶▶ Get a personalized action plan

Emergency Savings

SUNNY DAY FUND

- ▶▶ Save automatically from each paycheck
- ▶▶ Use your money anytime for anything
- ▶▶ High yield account: earn 3.04% APY* on your savings
- ▶▶ Set up your savings goals, and track your progress

Budgeting Tools & Financial Education

- ▶▶ Connect your accounts to access money management dashboards
- ▶▶ Receive spending and budgeting alerts
- ▶▶ Self-paced financial courses
- ▶▶ Financial Health Assessment

Visit FinFit.com/Mortenson to get started

¹ Loans are issued by Celtic Bank. Loans subject to credit approval. Loan products, availability, and features vary by state. See application terms and loan agreements for more details.

² Payroll payments not available in all states. FinFit line of credit and personal loan status is reported to consumer reporting agencies. Late or missed payments may be reflected in your credit report or score.

³ Applying for a FinFit loan or line of credit will not affect your credit score. In the event you are approved for and accept a FinFit loan or line of credit, a hard inquiry will appear on your credit report, which may impact your credit score. Late or missed payments may be reflected in your credit report or score.

* Savings program is powered by Sunny Day Fund Solutions Inc. ("Sunny Day Fund"). Financial services are provided through Portage Bank, Member FDIC. Annual Percentage Yield is current as of publication. Rate is variable and may change after publication date, and after account opening. Fees may reduce your earnings. Withdrawal restrictions apply. Visit Employee Savings Account Agreement for more details.