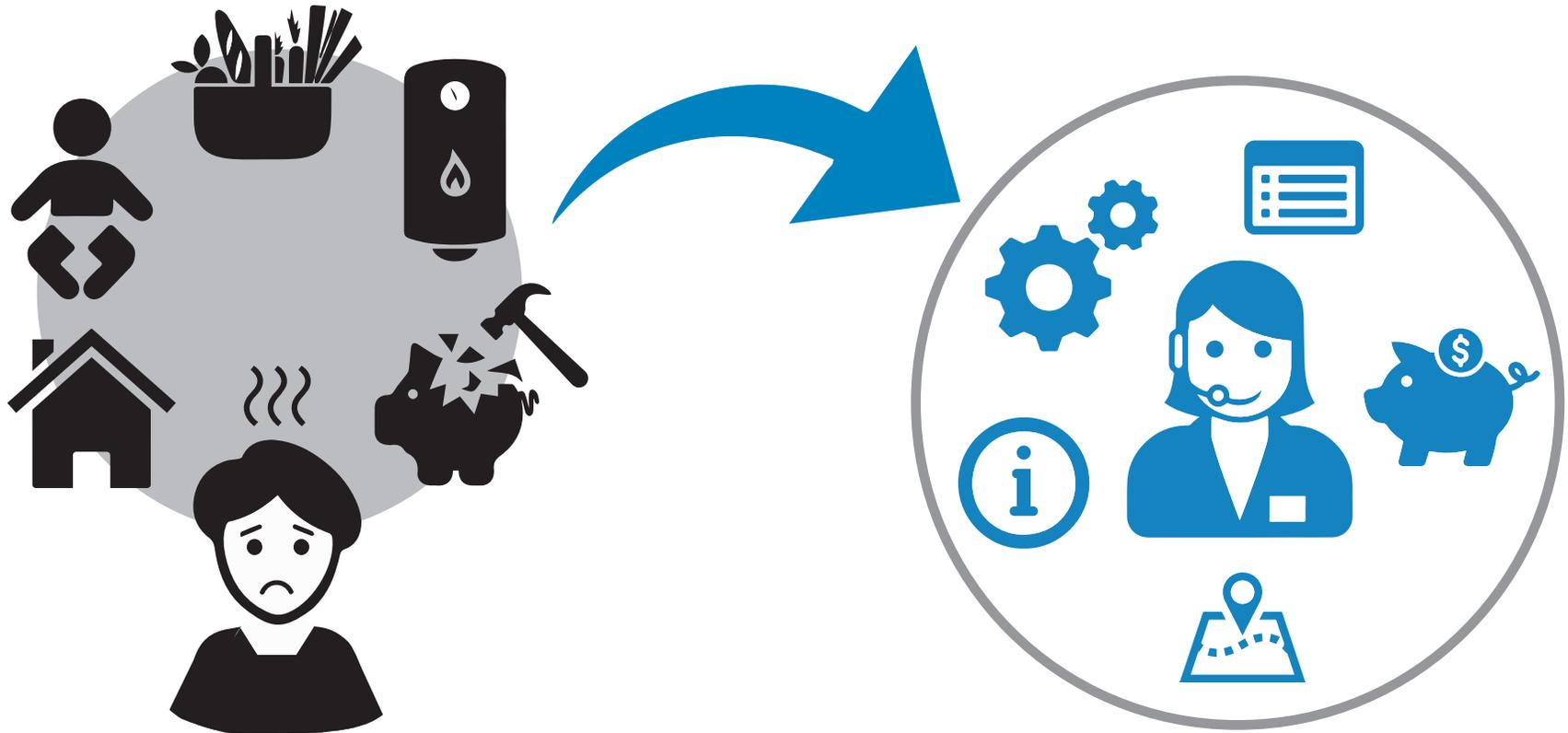


SpringFour believes that when consumers can't pay a bill
or are living paycheck to paycheck,
they need direction to local resources that can help.



THE PROBLEM

47% Are living **Paycheck to Paycheck** and don't know where they would turn for a **\$400 emergency**

50% that earn between \$100,000-\$149,000 have **less than \$2,000 saved**



Most Consumers

Don't know where to turn for help

Financial Institutions

Pay High Servicing Costs
for Non-Performing Loans

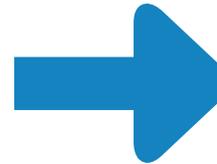
THE SPRINGFOUR SOLUTION



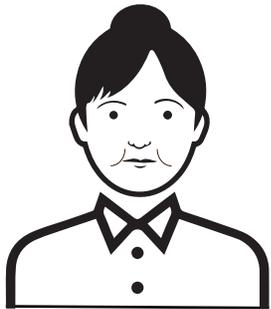
\$3,000



Vincent can not afford
needed home repairs



Bank makes referrals
using SpringFour



\$950



Diane is overwhelmed by
prescription expenses



\$2,232



Beth cannot pay her utilities
because of a rent increase

10,000 CURATED AND VETTED RESOURCES



Rental Resources



Prescription Assistance



Childcare



Student Loan Counseling



Health Insurance



Legal Services



Down Payment Resources



Housing Counseling



Utility Savings



Employment Services



Disaster Relief



Senior Citizen Services



Food Savings



Financial Counseling



Home Repair

SPRINGFOUR ADVANTAGE



10,000+ resources in 30 categories



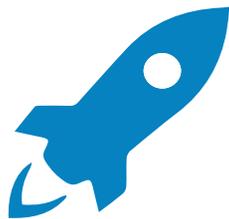
One Million+ referrals in 2016



300+ Markets, all 50 States, and Nationwide



Curated resources by professional Data Team



Quick and Easy Deployment



Trusted by over 3,500 counselors and frontline staff

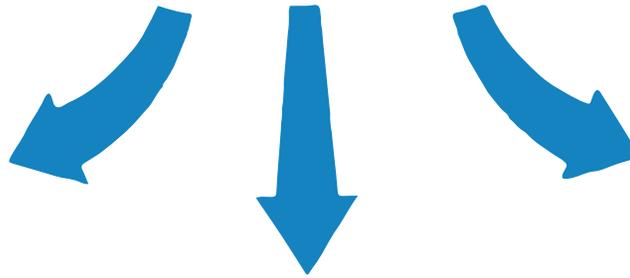
HOW SPRINGFOUR WORKS

Deploy at any trigger point



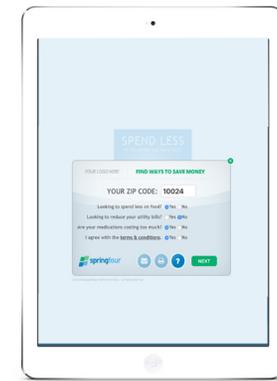
S4desktop

Application for call center or face-to-face interaction with consumers



S4 API

Data access via custom feeds for customer's platform

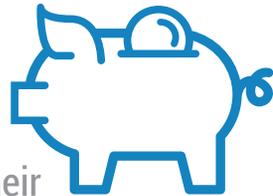


S4direct

White labeled self-service consumer application for use on customer's website

SPRINGFOUR IMPACT

REDUCE EXPENSES



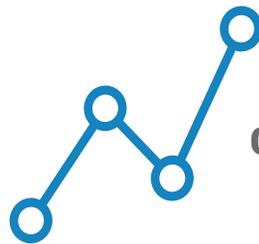
A typical consumer reduces their expenses by **\$250 a month**, leading to improved cash flow and savings



ENSURE SUCCESS

Customer **2X more likely to engage** in foreclosure prevention efforts after receiving S4 referrals

IMPROVE LOAN PERFORMANCE



Customer **10% more likely to remain current** on their mortgage payment after receiving referrals from SpringFour

42% of customers felt better about their lender after receiving S4 referrals

ADD BRAND VALUE



72% of agents felt S4 allowed them to provide better customer service



EMPOWER EMPLOYEES

WE ARE TRUSTED BY

FINANCIAL INSTITUTIONS



ROUNDPOINT
MORTGAGE SERVICING CORPORATION



FAY
SERVICING



NEW YORK
creditunion
ASSOCIATION



beneficial state bank



SUNRISE  BANKS

FINTECH COMPANIES

LendUp

OPORTUN[™]
Loans for a better future

NON-PROFITS



REAL SAVINGS



PRESCRIPTION SAVINGS

Despite have health insurance, middle aged man with chronic health issues paying more than \$500 a month. Using SpringFour's referral, he realized \$300+ a month savings.



UTILITY COSTS

Renter went from paying \$290 a month to \$104 through special programs offered by the utility and government programs, including weatherization of the property.



FOOD SAVINGS

Working family of 5 referred to several outlets and community programs which reduced their grocery expenses from \$800 to \$450 per month.

THANK YOU!

CONTACT

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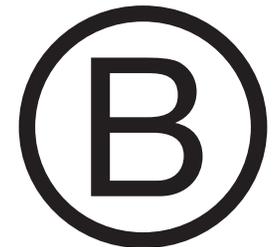
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Winner 2017
Top Investment Prize



Certified



Corporation[®]



Featured Social Enterprise

