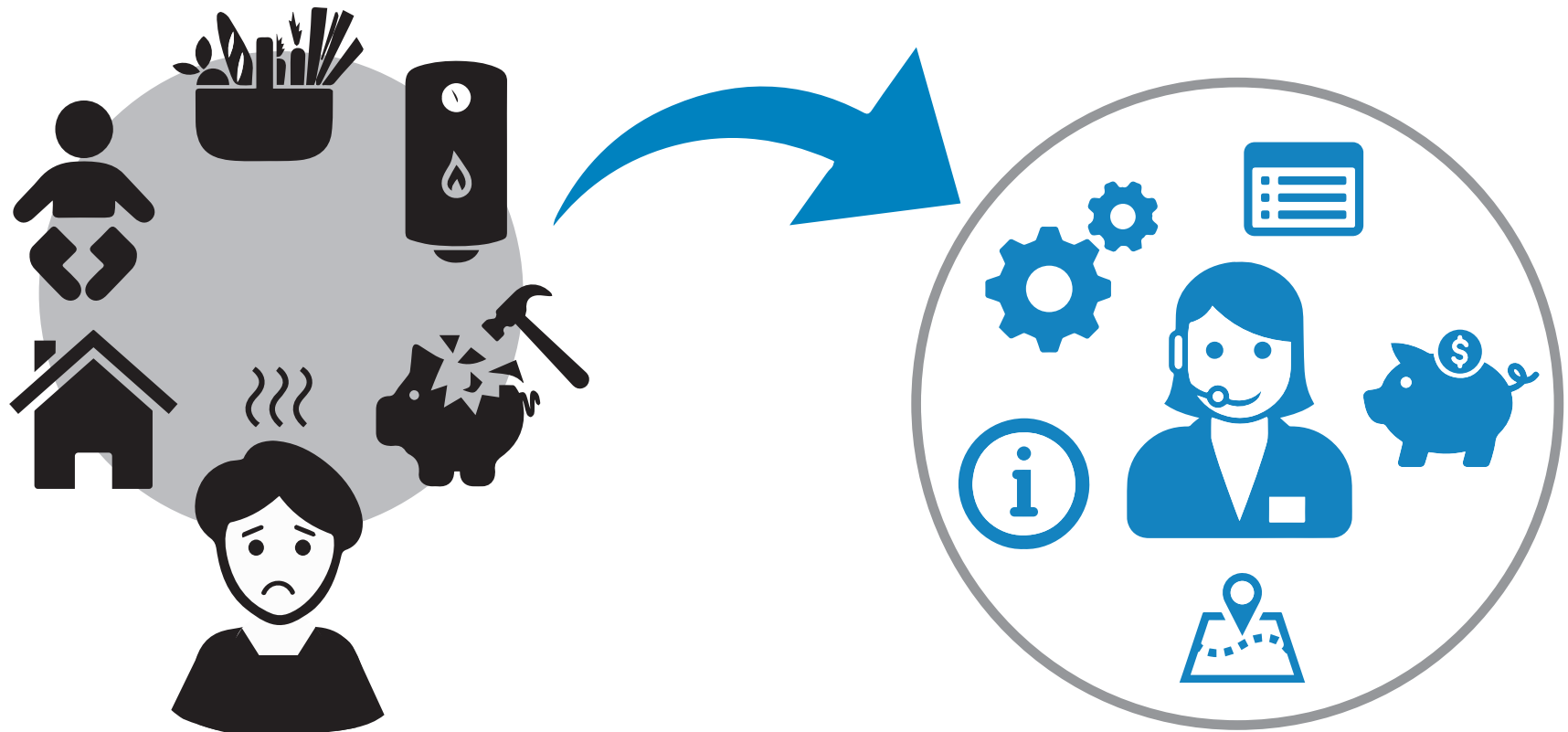




**SpringFour believes that when consumers can't pay a bill
or are living paycheck to paycheck,
they need direction to local resources that can help.**



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

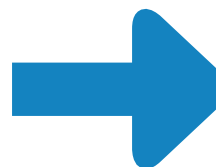
THE SPRINGFOUR SOLUTION



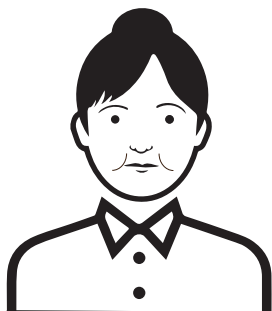
\$3,000



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



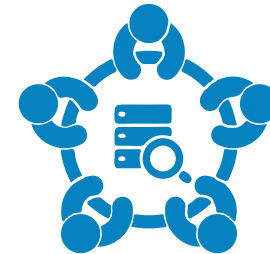
10,000+ resources in 30 categories



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

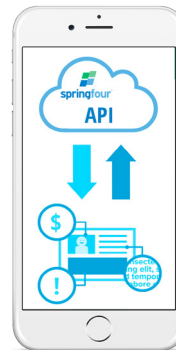
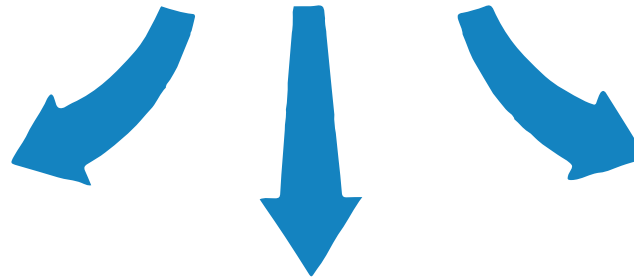
HOW SPRINGFOUR WORKS

Deploy at any trigger point



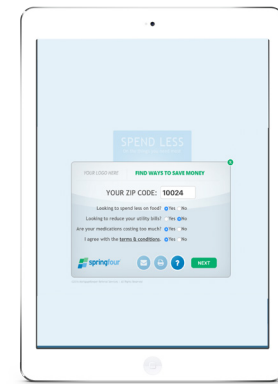
S4desktop

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



S4 API

Data access via custom feeds
for customer's platform

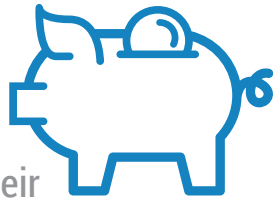


S4direct

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

SPRINGFOUR IMPACT

REDUCE EXPENSES



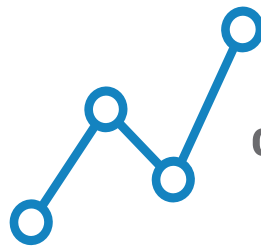
A typical consumer reduces their expenses by **\$250 a month**, leading to improved cash flow and savings



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



EMPOWER EMPLOYEES

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

WE ARE TRUSTED BY

FINANCIAL INSTITUTIONS



ROUNDPOINT
MORTGAGE SERVICING CORPORATION



FAY
SERVICING



NEW YORK
creditunion
ASSOCIATION



beneficial state bank



FINTECH COMPANIES



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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For more information, please visit us online at SpringFour.cc and [@SpringFour_](https://twitter.com/SpringFour_)

BMO  **Harris Bank**
FinTech Partnership Program

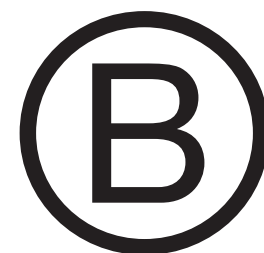
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Winner 2017
Top Investment Prize

1871

Certified



Corporation



Featured Social Enterprise




BAI[®]
GLOBAL INNOVATION
AWARDS FINALIST