

**EFFECTIVE
SCALE
STRATEGY**



**THE
EMPLOYER
SOLUTION™**

**N NEIGHBORHOOD
TRUST**

THE EMPLOYER SOLUTION™



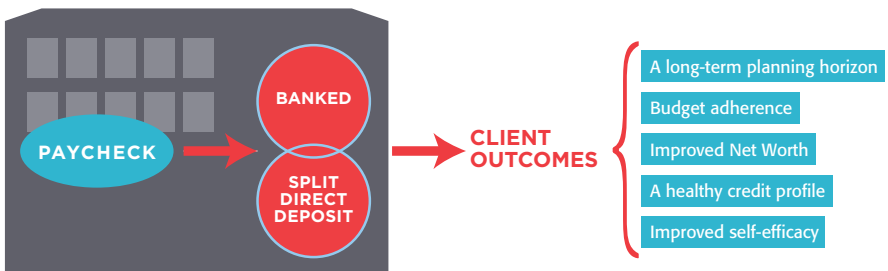
In 2012 Neighborhood Trust launched The Employer Solution, pursuing contracts with large-scale employers as a more powerful channel to deliver financial services and alter the financial behavior of low-income families. We provide employers with a blueprint to transform the payroll and benefits process into a win-win: cost-savings to the employer and smarter investment of every dollar earned for the low-wage worker.

The Employer Solution:

Banks low-wage workers more effectively by linking financial support services to payroll and electronic banking services.

Achieves scale via select employer partners providing access to thousands of workers per work site.

Pursues sustainability through a revenue stream linked to the employer's cost savings that result from a more financially informed, productive and loyal workforce.





As we scale we will generate the data to prove that investing in worker financial health is smart business.

- ✓ Increased Productivity
- ✓ Decreased Payroll Costs
- ✓ Decreased Turnover
- ✓ Increased Morale
- ✓ Demonstrated Corporate Social Responsibility

EARLY IMPACT:

30% Graduates with **credit score improvements** in one year
\$2,332 High-interest debt reduced per participant

“How could you not be inspired by Neighborhood Trust? They’re doing great work helping hard-working employees like our front-line workers at Five Guys, to understand the complexity of managing personal finances. We’re happy to be able to offer their service to our employees.”

—Andy Duddleston, Aurify Brands

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