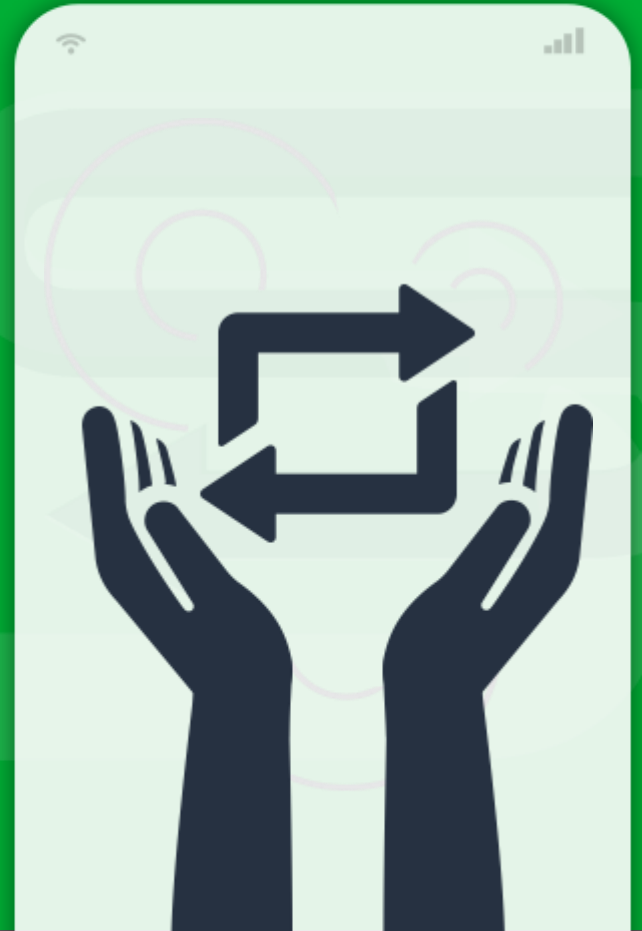


LendUp

On A Mission

LendUp Confidential



***“To provide anyone with a path to
better financial health”***

- **46% of Americans** have less than **\$400** in Savings for an emergency (Federal Reserve)
- **60% of US and 70% of Millennials** have non-salaried volatile monthly incomes (Bureau of Labor Statistics, Chase, Pew Charitable Trusts)
- **56% of US has credit score below 680**, costing them over ~ \$250,000 over their lifetimes (FICO, Credit Builders Alliance, CFED)

121 Million

Americans are stuck borrowing **\$400 Billion+** from products such as Fee Harvester cards and Payday, Pawn and Title Lenders with no path to better financial health.

LendUp

How do we help?



- **Access to Safe Credit**

With no debt traps - for millions of consumers who are shut out of mainstream financial services

- **Lower cost over time, saving customers money**

We have saved customers millions of dollars in fees compared to Payday lenders, Pawn and title lenders

- **Opportunity to establish or improve their credit score**

We help educate customers through online tutorials and give them opportunities to improve their score over time.

- **81%** are primary wage earners in their household
- **\$45K** median self reported income
- **16%** report owning home
- **67%** contribute to a retirement account
- **84%** report income volatility ($\frac{1}{3}$ report volatility of \$200 or more)

\$2 Billion in \$s loaned

- **6.5M loans** made to underserved customers
- **37%** of our customers have taken educational courses online
- **2.1 Million** total LendUp educational courses taken
- **90%** of our customers would prefer a 50 point increase in credit score over \$100 cash

LendUp

Q&A

