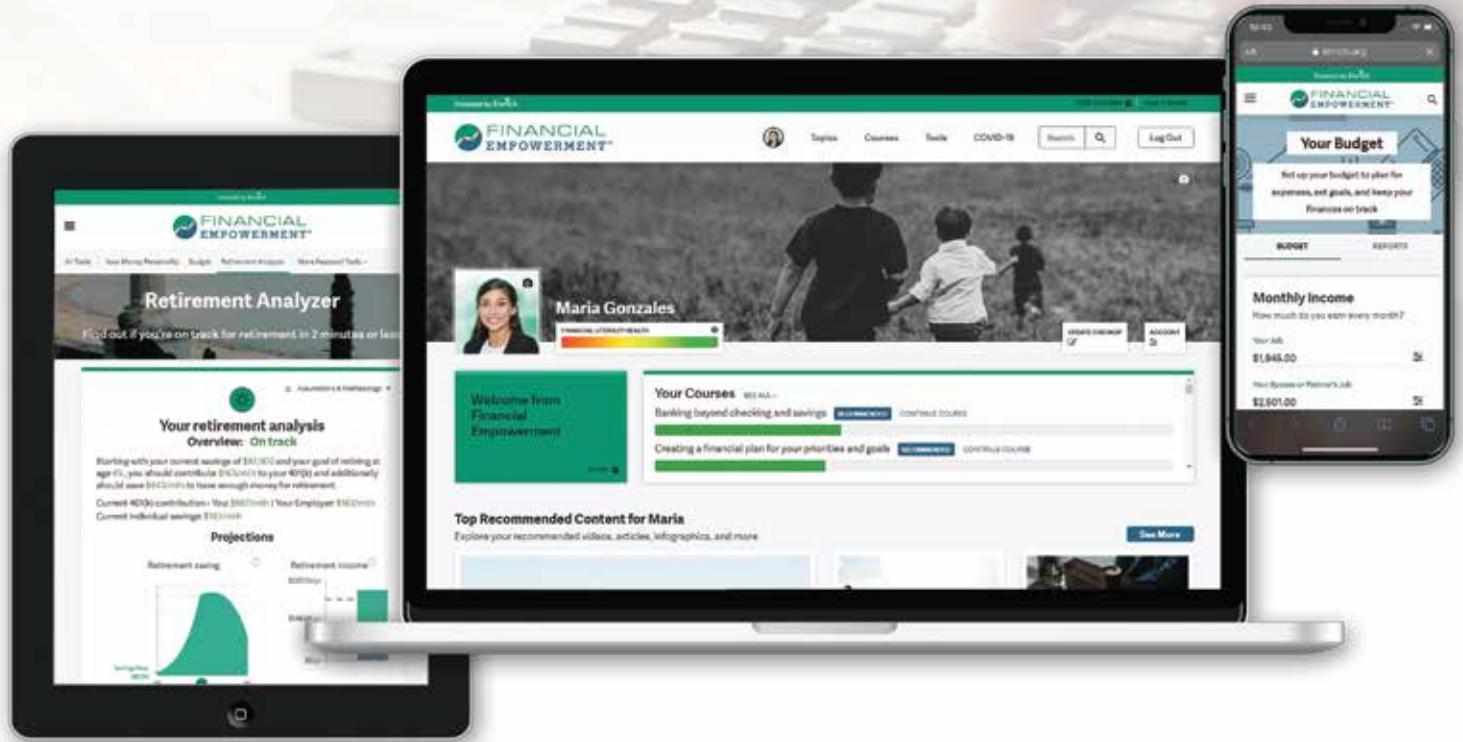




Empowered Members,
Informed Choices



FINANCIAL
EMPOWERMENT™



FINANCIAL WELLNESS PROGRAM



Money Management Tools

Learn how to create a budget, save for a home, plan for retirement and pay down your debt all in one place!



Reduce Financial Stress

Reduce stress levels by learning how to effectively manage your money and save for your future.



Achieve Financial Goals

Learn how to set goals using custom personalized action plans.

Featured Resources Include

- ✔ Financial wellness content
- ✔ Courses & tools for staying financially healthy
- ✔ A financial behavioral analysis
- ✔ Personalized content recommendations
- ✔ Thousands of articles, videos, and infographics

GET STARTED TODAY!

In order to achieve your financial goals in life, practicing healthy financial habits is a must! Our financial wellness program is a one stop shop to help our members learn how to develop healthy money management skills. From learning how to live by a budget to preparing for retirement, our program has it all!

Personalize Your Experience!

Create your own personalized financial health dashboard. Upload a profile image, view your knowledge gain reports and course progress, personalized recommendations, and much more!

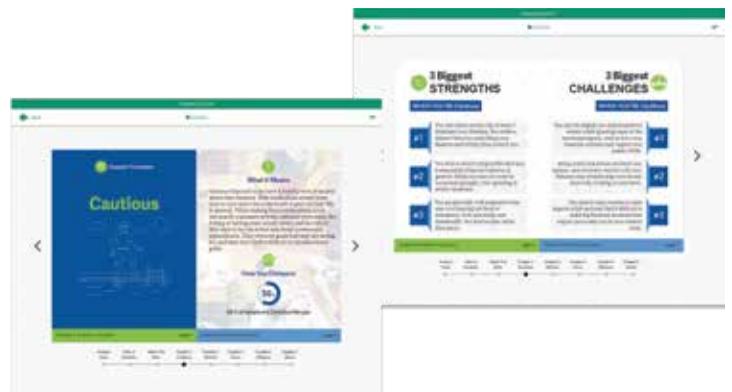


Financial Wellness Behavior Assessment

Help us learn more about you! This financial wellness assessment will help personalize your experience throughout the platform. Not only does this kick-start your financial wellness journey, but you'll also get recommended courses, tools, videos, calculators, articles, and more delivered to your dashboard!

Discover More About Yourself!

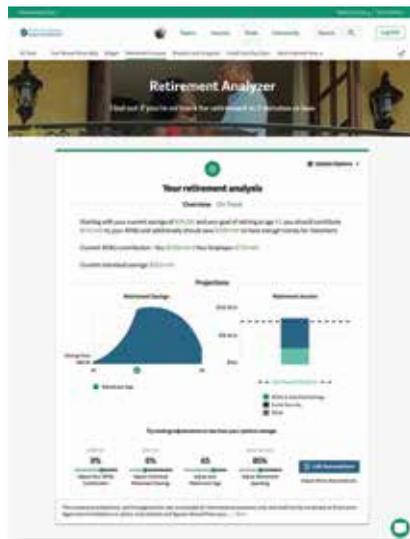
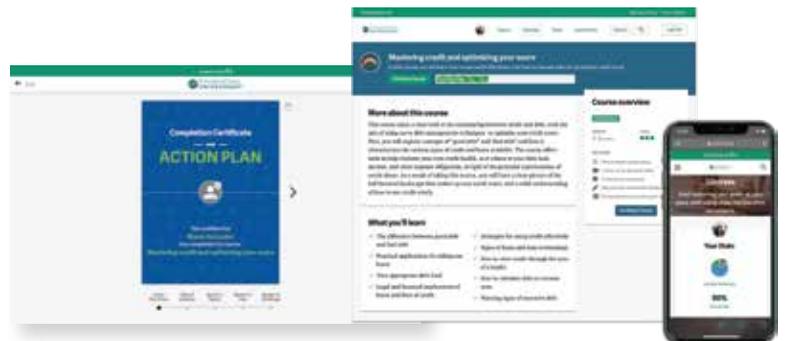
The Your Money Personality assessment will help you learn a little more about yourself and what your financial habits say about you. This assessment evaluates the influences on your financial behaviors and delivers an interactive eBook describing your dominant traits, strengths, and financial hurdles you need to overcome.





Dive Into Learning

See how savvy you are with managing your money. You will have access to a wide variety of financial courses on topics such as retirement, savings, student loans, credit cards, and much more! Each course delivers a personalized action plan that will help you improve on your financial behaviors in that specific category.

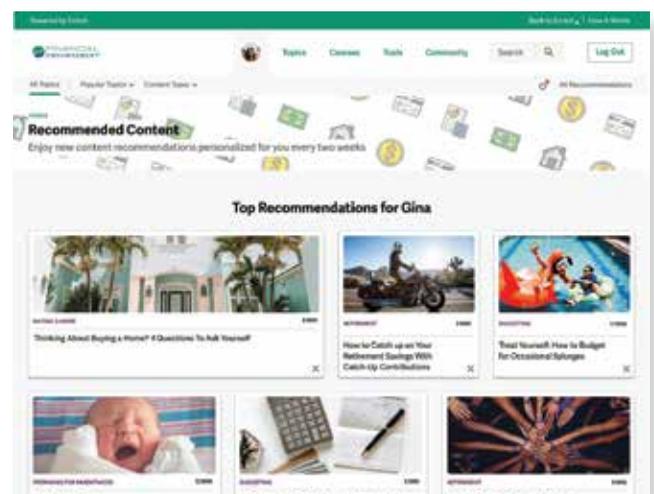


Plan for Retirement

Need some guidance on retirement readiness? We've got you covered! Learn why planning for retirement is so important and how to take the appropriate steps in order to set yourself up for the future.

Personalized Experience

Different people learn in different ways and want to consume content that is relatable to them. You will have your own unique experience with recommended content, tools, and resources that are relevant to your unique situation.





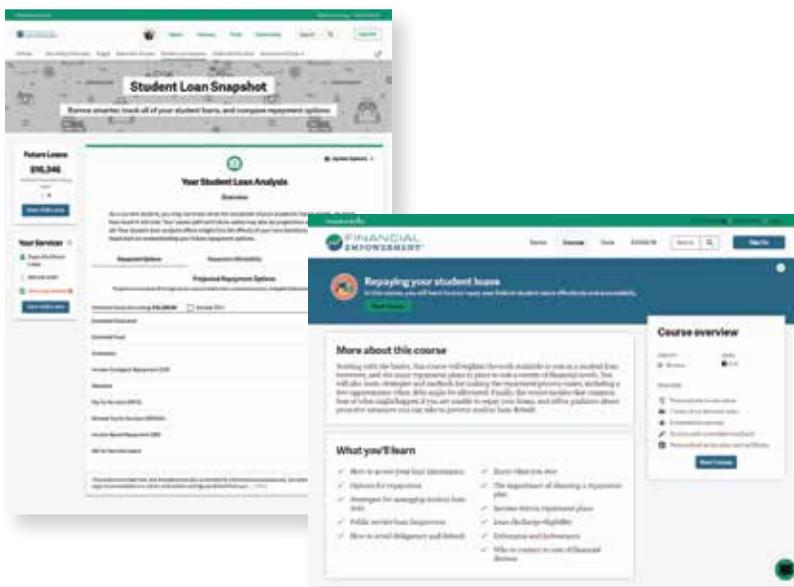
Create a Budget and Live by it!

Our easy-to-use budgeting tool helps users learn as they set up a personalized budget, with goal-tracking, real-time reports, and tips for spending less.



Student Loan Snapshot

Student Loan Snapshot is a comprehensive loan tracking and repayment comparison tool that allows users to see all their student loans in one place. The Snapshot tool will summarize your student loan balances, servicer information, and repayment options.



Financial Empowerment is available in Prime, Prime Plus, Sterling and Sterling Plus Memberships.