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FINANCIAL HEALTH
Success Spotlight

SpringFour offers a proven way to support customers and your bottom line by addressing the root causes of missed and late payments. LEARN MORE



How OppFi Turned Proactive Outreach Into Financial Health Engagement and Learning

In collaboration with OppFi

OCTOBER 2026

Access alone is not enough.
Financial institutions increasingly recognize the value of connecting customers with resources that can help them navigate financial challenges. But making those resources available is only the first step.

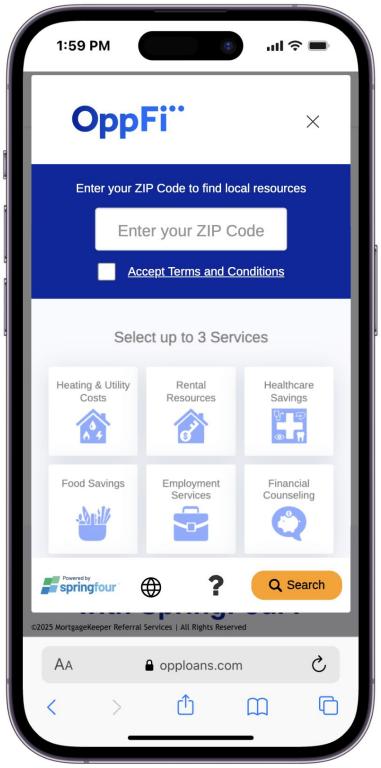
To drive meaningful engagement, organizations also need to build awareness and reach customers with the right message at the right time.

OppFi saw an opportunity to take a more proactive approach—bringing its SpringFour partnership directly to customers through targeted outreach, and learning what kinds of messages would motivate them to engage.

THE TOOL: SPRINGFOUR DIGITAL SOLUTION

SpringFour's embedded digital solution, S4direct, has been part of OppFi's social impact and financial health offering since 2018. Customized to reflect OppFi's brand, the tool connects customers with trusted, vetted resources that can help reduce household expenses and address financial challenges.

In late 2025, OppFi upgraded from SpringFour's legacy version of S4direct to the reimagined next generation of the platform, giving customers the same credible resources through a more user-friendly experience while providing OppFi with expanded reporting capabilities.



THE STRATEGY: PROACTIVE, TEST-AND-LEARN OUTREACH

OppFi wanted to understand how proactive communication could drive greater awareness and use of these resources.

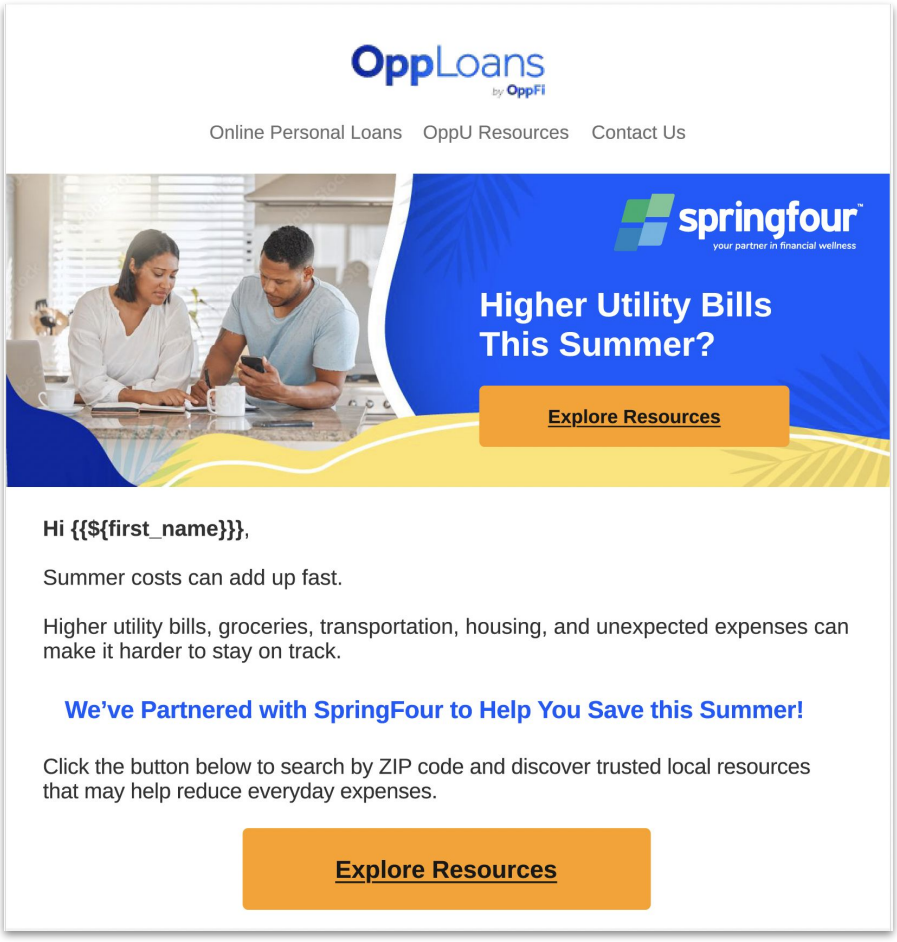
The team launched a randomized email campaign testing three distinct messages, each directing recipients to its embedded SpringFour experience.

OppFi used a familiar communication channel to bring financial health support directly to them and test which framing would resonate most.

THE RESULT: ADDRESS THE RANGE OF FINANCIAL PRESSURES

The campaign surfaced an important insight: customers' financial challenges rarely fit neatly into a single category.

People may be struggling with utilities, groceries, transportation, rent, home repairs, or several at once. Messaging focused too narrowly on one expense risked overlooking the broader reality customers were navigating.



The strongest-performing message acknowledged that range of pressures and positioned SpringFour as a place to find support across many different needs. That broader, more empathetic framing resonated.

47% EMAIL OPEN RATE

By recognizing the variety of expenses weighing on customers, OppFi created an invitation that felt relevant to more people, and encouraged them to explore the support available.

AWARENESS CONVERTED INTO ENGAGEMENT

12X

INCREASE IN VISITS

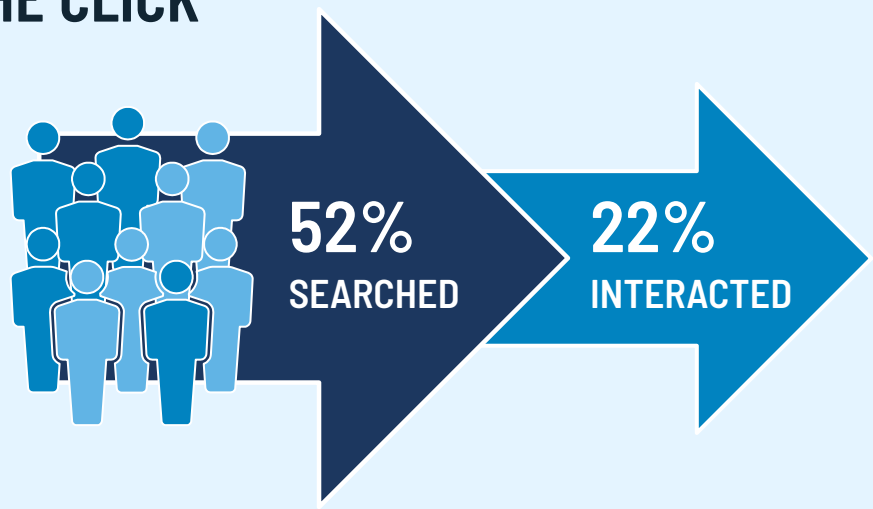
The campaign generated a 12x increase in visits compared with typical organic traffic to OppFi's SpringFour experience.

The results demonstrate the power of clear, needs-based communication to turn an existing financial health resource into an actively used customer benefit.

ENGAGEMENT BEYOND THE CLICK

52% of visitors conducted a search for local, vetted resources.

Of those who searched, 22% directly interacted with a resource, taking an immediate next step toward the support they needed.



TOP AREAS OF NEED DURING THE CAMPAIGN

The breadth of these searches reinforced that customers need support across a wide range of everyday financial pressures.

- **Heating & Utility Costs**
- **Rental Resources**
- **Transportation Savings**
- **Food Savings**
- **Home Repair**
- **Financial Counseling**

A STRATEGIC MODEL FOR ACTIVATING FINANCIAL HEALTH

OppFi's campaign demonstrates a simple but important principle: financial health resources are most effective when customers know they are there in moments of relevance.

By pairing SpringFour with proactive, customer-centered communication, OppFi transformed an existing resource into a stronger engagement tool while learning more about the needs its customers were navigating.

That approach also advances OppFi's broader vision of financial health beyond loans. By connecting customers with support that can help reduce expenses and address financial challenges, OppFi is extending the relationship beyond access to credit and creating more opportunities to measurably support customers throughout their financial journey.

Deploying financial health resources is only part of the opportunity. OppFi's results show how thoughtful, customer-centered communication can increase awareness, drive meaningful engagement, and help financial institutions create more opportunities for customers to connect with support when they need it.

For lenders, the lesson is clear: pairing trusted resources with timely, relevant outreach can turn financial health support from a passive benefit into an active part of the customer experience.

> At OppFi, we've doubled down on integrating social impact into our business and products, shifting it from a standalone initiative to a core operational focus. By continuously pursuing and testing best-in-class financial solutions like SpringFour, we aim to serve individuals at every stage of their financial journey.
>
> -Adele Zhai, Head of Social Impact and Consumer Insights