



your partner in financial wellness

springfour.com



EMPOWERING FINANCIAL HEALTH IN 2021

DELIVERING 3.3 MILLION REFERRALS IN 2021

“Financial institutions are in the right place to provide all of the financial services that people need, including access to these resources. This will benefit customers and institutions alike — increasing repayment rates and securing a positive relationship with their customers when these resources provide the support they need...We all do well when we do good. We don’t have to return to normal — we can decide to be better and do right by our customers. It’s a win-win for all.”

▷ Rochelle Gorey, SpringFour CEO

“The Case Against Returning to Normal”

AMERICAN BANKER.

[READ THE ARTICLE](#)



Named 2021 Finalist for
LendIt Fintech Woman of the Year



2021 MOMENTUM AT A GLANCE

3.3 Million

Referrals



Of these referrals:

18% helped families afford food;

12% were employment resources;

10% helped families pay for heat & utilities.

Over 20,000

Resources



More than **3,500** vetted and curated, local government and nonprofit resources were added in 2021 to address pandemic recovery.

650

Cities



In 2021, SpringFour added **50** more cities to cover every major metro area, and added more statewide resources to reach rural families in need.

30+

Categories



SpringFour provides referrals in many categories of need, and added **Small Business** and **Mortgage Relief** this year in direct response to consumer demand.



MAKING FINANCIAL HEALTH AN EASY WIN

Through partnerships with top financial institutions and nonprofits, SpringFour makes it easy and efficient to drive critical financial health resources to families in need—when they need it.

“Knowing that our team can locate resources that will help every client in some form is invaluable. Putting all those in one place with easy access creates efficiencies, making it a **win-win situation**.”

▶▶▶▶▶▶ Jackie, Counselor,
Money Management International

94%

of S4pro users say our
resources are reliable
and easy to use

“When I discuss SpringFour with customers, it creates a **positive experience**.

It makes them feel valued to have programs that can help them with life’s hardships.”

▶▶▶ Josefe, Agent,
BMO Harris Bank



MORE CONTENT & RESOURCES THAN EVER BEFORE



In 2021, SpringFour added over **3,500 resources**, including dozens of new guides that provide consumers with information on a range of financial health issues such as financial counseling, disaster relief, and food assistance.

Families accessed the Tenant Resource guide
over 165,000 times in 2021

BUILDING RESILIENCE WITH FINANCIAL RESOURCES

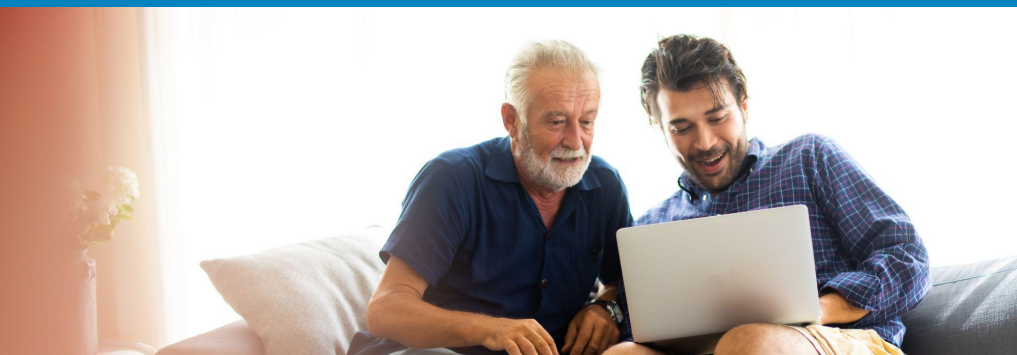
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“Customers already trust their financial institutions to protect their savings. They should trust them to recommend products and resources, and to provide referrals for improving their financial health, too... Being a trusted partner in financial health is beneficial for customers, companies, and our economy.”

“Pandemic’s financial impact was uneven and financial institutions can help”

[READ THE ARTICLE](#)

LendIt Fintech NEWS



Katy Jacob of SpringFour and Nathan Foley of Elevate’s Center for the New Middle Class published a collaborative study: **“Targeted Resources Help Families Navigate Financial Insecurity: What We Have Learned from COVID-19”**.

Elevate

Study Highlights:



Half of nonprime and a third of prime respondents used stimulus to pay for food



A quarter of respondents used stimulus to pay down credit card debt



Prime respondents 50% more likely to be able to save stimulus funds than nonprime



43% of all respondents had an unexpected expense in the last 3 months that disrupted their family finances



Twice as many nonprime respondents feel less financially secure than a year ago compared to their prime counterparts

[READ THE REPORT](#)

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"It was important for Mariner Finance to include its partnership with SpringFour in its inaugural ESG report. Mariner is committed to ensuring that its digital platforms and customer service initiatives provide borrowers with local support in their communities. Working with SpringFour has enabled Mariner to provide tens of thousands of referrals to its customers who are able to use the SpringFour tool to access verified and vetted food, financial, and health resources in their communities."

▷ Mariner Finance



17.5%
of referrals
in 2021 helped families
afford food.

DOING WELL BY DOING GOOD

Families are struggling, and are looking to their financial institutions for help. Banks in particular are reimagining their role as corporate stewards, and rethinking what ESG means for them as part of a broader emphasis on corporate social responsibility (CSR). Partnering with SpringFour can be a crucial strategy.

[LEARN MORE](#) about how SpringFour can help with ESG

"ESG and CSR have only recently become household acronyms. Banks have not always understood their impact on families and communities, nor have they given families in the midst of financial crisis the tools to find solid ground. Today, however, **financial institutions have not only the opportunity, but the responsibility, to be a positive force in people's lives.**"

▷ Katy Jacob, VP of Research and Impact, SpringFour

**Banks need to focus on ESG –
it's the only way to heal**
[READ THE ARTICLE](#)

GLOBAL BANKING &
Finance
review®

90%

of agents and counselors
say using SpringFour
improves their interactions
with customers

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"In addition to fostering homeownership, we believe in helping our customers any way we can. We're pleased to offer our customers an easy-to-use online resource with information and programs that can be life-saving in some cases, such as helping a family find food assistance programs or pay for electricity."

▷ Stanley Middleman, CEO,
Freedom Mortgage
in **Mortgage Professionals America**
[READ THE ARTICLE](#)



MEETING FAMILIES' CRITICAL NEEDS



385,000 of all referrals in 2021 went to **help families pay their rent.**

SpringFour made over 11,000 referrals to **Homeowner Assistance Fund Programs** in 2021, despite few programs being live prior to December.



SpringFour added a **small business category** in Q3 and provided thousands of resources to small business owners in need.

"Through SpringFour, we are able to **provide additional services** to our customers who are experiencing financial stress – something that has undoubtedly increased since the beginning of the pandemic."

▷ Tiffani Schoenberger, Director,
Customer Asset Management,
M&T Bank



[READ THE ARTICLE IN THE FINTECH TIMES](#)

ADDRESSING ROOT CAUSES OF FINANCIAL INSTABILITY

SpringFour is the comprehensive fintech solution that provides curated and trusted resources such as rental assistance, food savings, and healthcare resources for families in need.

OVER HALF OF ALL REFERRALS IN 2021 WERE FOR BASIC NEEDS.

93%

of S4pro users say
SpringFour helps customers
reduce monthly expenses

350,000

referrals helped pay for
heat and utilities



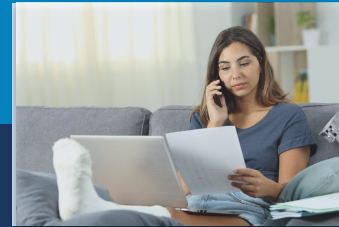
413,000

referrals helped households cope
with lost jobs or income



430,000

referrals helped people
manage health care expenses



590,000

referrals helped people
with food insecurity



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“A customer who was facing financial hardship was happy to know that she could be provided with local resources that could help her out. **I helped her find rental resources, food savings, and heating/utilities.**”

▷ Azuri, Salary Finance

**SALARY
FINANCE**

BMO



“**A customer was able to pay us because SpringFour helped him. Through SpringFour, my customer found a job suited for him.**”

▷▷▷▷▷ Paul, BMO Harris Bank

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RECOGNIZING THE FACES OF FINANCIAL HEALTH

With SpringFour's tools and resources at their fingertips, agents and counselors can provide their customers with financial resources that are tailored to meet their specific needs, help them find resolution, and provide a path back to financial health.



"When you deal with customers with financial problems, it is easy to give generic resources. But to truly help a customer, you **need personal resources that hit their needs head on.** SpringFour provides exactly what we need to give our customers the best experience and chance of success."

▷ Kurt Pettit, MMI Counselor



Money Management
INTERNATIONAL

[READ THE CASE STUDY HERE](#)

94%

of users agree that using SpringFour helps them feel better about the work they are doing

85%

of users say SpringFour makes customers feel more positively about their company

"It's important for us to reach out to our customers at the right time and with the right information. This has been an important factor in **establishing strong and trusting relationships with our customers**, especially during the COVID pandemic. By listening to what our customers are telling us, we have been able to provide support tools, like SpringFour, at a time when they will deliver the most positive impact to the customer."

▷ Kelly Jordan, Head of Global Consumer and SMB Marketing, Enova

[READ THE CASE STUDY](#)

MOVING FINANCIAL HEALTH FORWARD

83%

of consumers surveyed expressed interest in receiving financial health resources from their financial institution

THE TIME IS NOW

“With the right support, banks have the means to wholly empower clients to address their financial challenges, seek help, and find ways to reduce their household expenses. Leveraging the expertise of fintechs is a key step to improving the financial future of individuals and businesses alike.”

THE FINANCIAL BRAND

[READ THE ARTICLE](#)

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"250,000 people used the SpringFour platform in Q1 of this year alone — demonstrating that even though there's an end in sight with the pandemic, there is still an overwhelming demand for information and access to local nonprofits to improve financial health."

▷▷▷▷ Brett Billick,
Chief Marketing Officer

Self.

Capital One

▷▷▷ Jay Kim, Business Director,
Mainstreet Customer Management

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