your partner in financial wellness

SpringFour is a financial health fintech that empowers banks, credit unions, fintech lenders, employers, loan servicers, mortgage insurers, nonprofits, and organizations across all industries to connect consumers with financial health resources. See what people say about working with SpringFour.



Clients who accept help have fewer future delinquencies, defaults and losses...we've quantified multi-million-dollar savings from avoiding losses for both consumers and BMO.

Anuj Vohra, Head of North America Collections

springfour



"We're also looking to meet customers where they want to interact, and in that we've started with a digital-first approach that proactively raises awareness for our customers of the support they can find through SpringFour's platform. Our strategy of connecting customers with SpringFour's resource platform is a newer one that we're actively scaling, and we've seen promising results with the way customers engage with the platform."

Bill Iverson, Director of Mainstreet Financial Health Team



BMO



It makes our communities thrive. We know if we can touch two to three people with resources we're going to give through SpringFour, we can make a life-changing impact.

Aleta Young, Vice President & Corporate Responsibility Strategies Director



Someone was involved in a domestic violence situation and had to move to provide a safe environment for her 3 young children. We provided assistance to help her relocate and get out of her situation, as well as a list of local SpringFour resources to help her with childcare, food programs, rental resources, and heating and utility resources. She was extremely grateful and told us the local SpringFour resources helped her obtain affordable childcare, food for her children, and a reasonably priced apartment rental.

Contact Center Agent or Counselor Using S4pro

This is a wonderful resource. It can be hard to find assistance for individuals like myself who don't qualify because we surpass the income threshold. When life happens, we often find ourselves drowning or barely making it, with huge financial repercussions that take years to recover. SpringFour is providing resources and referrals for individuals like me in need, as well. Overall, it's wonderful — thank you.

Consumer using SpringFour provided by their bank or financial organization

springfour[®]



Our partnership with SpringFour has been extremely helpful to our customers and our business. Thanks to SpringFour, we are able to provide important resources to our customers based on their individual needs, which strongly aligns with our company's mission of improving the financial health of everyday Americans. The team at SpringFour is passionate and is constantly working hard to enhance our usage of their products.

Deepti Gupta, Director of Corporate Strategy

OppFi"



When we embarked on our partnership with SpringFour, we knew right away they were aligned with our social impact priorities. Now we're proud to share that in 2023, Oportun and SpringFour delivered more than 68,000 financial health referrals to Oportun members. With SpringFour, we're driving impact, helping lower-income families stay afloat, and putting our members confidently in control of their finances.

Ezra Garrett, S.V.P. Public Affairs and Impact

Oportun

Self



While Self can help customers with some aspects of their credit building journey, we can't help with everything. To date, we've passed 3 million referrals to SpringFour's resources through our marketplace. And it's things that our customers need: food insecurity, information on utilities, information on apartments and how to get affordable rentals. It's a great way to round out Self's products in other ways to get them what they need.

Julie Szudarek, CEO

Truly almost every day I get gratitude from claimants that we offer these resources. Most of our claimants are out of work due to a disability and they are scared, lost and lonely. Being able to tell them there is help and hope out there gives them just enough to keep pushing forward.

Contact Center Agent or Counselor Using S4pro

I'm just so thankful that [name of organization] reached out to me. I'm so surprised and truly grateful.

Consumer using SpringFour provided by their bank or financial organization

It is so nice to see that a credit card company really does care. Having these resources at your fingertips makes life that much easier.

Consumer using SpringFour provided by their bank or financial organization