

# ESG & SOCIAL IMPACT



SpringFour helps organizations drive social impact by delivering nonprofit and government resources that support their customers' financial health. SpringFour delivers critical metrics and reports needed to measure social impact & corporate responsibility objectives and demonstrate that impact to stakeholders.

SpringFour has been cited as an integral ESG partner by:



## SPRINGFOUR DELIVERS ESG REPORTS AND METRICS

To showcase our joint impact, SpringFour delivers Annual ESG Reports to clients with **key social impact metrics** such as:



Volume of financial health referrals delivered to consumers



Most requested types of financial need



Geographic locations where referrals were most requested

## SPRINGFOUR'S ESG IMPACT

**90%** of users say SpringFour improves customer interactions

**93%** say SpringFour helps customers reduce expenses

**94%** agree SpringFour helps them feel better about their work

"We are proud that so many are turning to SpringFour to ramp up ESG efforts to achieve and demonstrate measurable impact. With our trusted solutions, organizations are prioritizing their customers' financial health, helping households make their payments, and benefiting customers, employees, organizations, communities, and bottom lines."

**Rochelle Gorey, CEO & Founder, SpringFour**

[READ SPRINGFOUR'S ESG CASE STUDY](#)

How our clients have shared their impact with SpringFour in reporting and with stakeholders

“Maintained partnership with SpringFour which facilitates connections between customers in financial distress and resources that enable them to make progress toward financial stability.”

**BMO Financial Group, 2023 Sustainability Report**



“Together, Capital One and SpringFour are leading the charge to make financial health a part of financial institutions' offerings to customers and in doing so, create a more inclusive, accessible, and equitable financial ecosystem for all.”

**Capital One, 2023 Environmental Social Governance (ESG) Report**



“As part of our reimagining of the eBus, Fifth Third is collaborating with SpringFour, a women-led, social impact fintech, to offer their S4connect platform of social services on board the bus. This enables Fifth Third to continue offering best-in-class financial education to bus guests and also expands services into other areas of need.”

**Fifth Third Bank, 2023 Sustainability Report**



FIFTH THIRD BANK

“Feedback from qualifying customers has been positive. They love having additional resources to help reduce their bills, especially because it isn't a one-and-done program. Some borrowers have seen their heating and utility bills entirely paid thanks to local resources provided through SpringFour. In my opinion, this is one of the best tools offered by the bank.”

**Chrissy Lucas, Loss Mitigation Liaison, Flagstar Bank, ESG Report 2023**



“Aligned with M&T's Sustainability Strategy, SpringFour is helping us build thriving communities through access to financial assistance resources for both M&T customers and employees. The areas of assistance requested most by our customers were those helping with heating and utility costs, food savings, employment services, and financial counseling.”

**M&T Bank, 2023 Sustainability Report**



“We know our members have needs outside of what we specialize in. That's why we've carefully selected key partners to help our members with everyday expenses like food, utilities, housing, and medical costs. For day-to-day needs, we're referring members to SpringFour, an organization that quickly connects you with vetted nonprofits and government agencies in your local area.”

**Patelco Credit Union, 2023 Annual Report**

