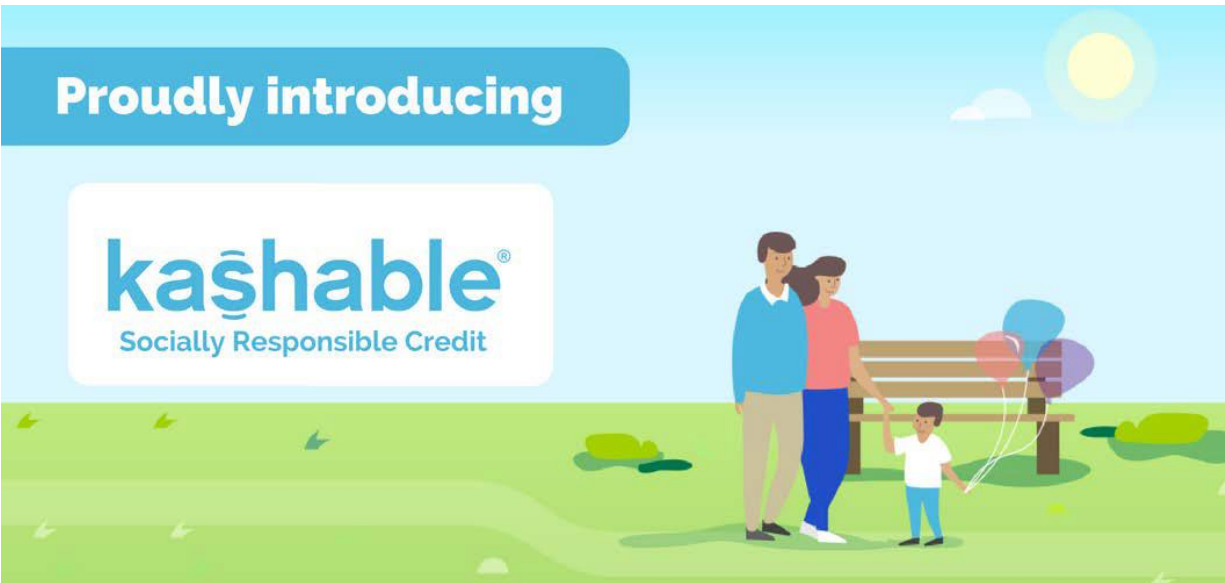


Proudly introducing

kaşhable[®]
Socially Responsible Credit



Access Low Cost Credit When You Need It!

KIPP Schools is proud to introduce a new employee benefit program called Kashable.

Kashable offers low cost loans via online application with instant decision and funds deposited directly to your bank account within 3 business days from approval.

These personal loans can be used for any purpose, and are a great resource for those looking to tackle high-interest debt or unexpected expenses during financial hardships.

- Loan amounts up to \$20,000
- Interest rates starting as low as 6% APR*
- 6 to 24-month repayment terms
- Repayment through payroll deduction

Kashable is a Great Alternative to:

- 401(k) loans
- Credit card cash advances
- High interest rate loans

* To qualify for the lowest rate, applicant must have a responsible credit history

Applying for a Kashable Loan is Easy!

Application is quick and easy. Employees can complete the entire process online in just a few minutes. Here's how:

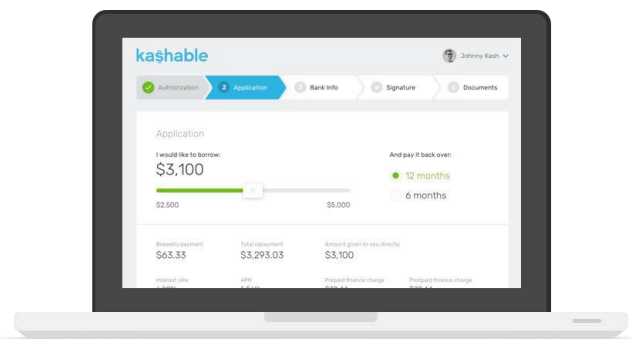
1. Register & Verify Employment

Create an account at kashable.com and verify your personal mobile phone number, personal email address, and employment.

2. Apply Online

Authorize Kashable to check your credit. Select your desired loan amount and review the repayment amount and costs.

If you're happy with your loan terms, provide your bank information so Kashable can deposit the loan amount and go ahead and sign the agreements electronically.



3. Repayments

Equal installment loan repayments are automatically deducted from your wages. You can also repay your loan early with no penalty.

4. "Kash" in the Bank

Funds are disbursed electronically into your bank account within 3 business days.

Access Our Financial Education Library

Just register online at kashable.com and verify your employment - no loan application required.

Kashable will be available starting 7/1/18
Apply whenever - there's no open enrollment!
Learn more at:

www.kashable.com

Eligibility Requirements

Employee waiting period is 6 months.
Must have a personal checking account.