

As you know, too many of your employees struggle to meet unexpected expenses.

**BMG Money is a national financial services company that supports economic justice and inclusion in the financial mainstream. We're actively concerned about the growing number of hardworking employees caught on the treadmill of predatory payday loans.**

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#### **loansatwork**

BMG Money developed LoansAtWork to alleviate the emotional stress and despair threatening an astonishing 15 percent or more of employees. LoansAtWork is a voluntary benefit that helps employers help their employees avoid high-interest loans that can pull them deeper into crisis. We help employees manage emergencies with fixed and affordable payments, escape the grasp of predatory debt, and access the just world of socially-responsible and reasonably-priced loans.

#### **The borrowing problem: the harsh reality**

At any moment in time, there are an unacceptable and unnecessary number of employees who are stressed by unexpected expenses and don't know how to make ends meet. Too often, low credit scores force many to reach in exactly the wrong direction: a loan at an exorbitant rate.

#### **The lending solution: this problem does not need to exist**

There is a **simple, easy, fair** way employers can help employees escape this vicious circle of borrowing, with no risk or cost to the employer: Introducing LoansAtWork. Employees need this reliable, low-cost option to cover unexpected expenses and pay down or avoid expensive debt. BMG Money does not exclude employees based upon their credit scores and its rates are less than 1/10th of the cost of high-interest lenders.

**Add responsible loans to your benefits package now, and free your employees from distress!**



### **How **loansatwork** works**

LoansAtWork is an on-line installment loan program providing disciplined, responsible, and easy-to-manage credit at low rates, based on employment, not credit scores. Employees enroll on-line in a matter of minutes and repay loans automatically and reliably through payroll deductions over a fixed period of up to two years. This is an economical, fast and smart loan alternative for employees who may otherwise be driven to borrow from retirement plans, predatory lenders, or credit card traps to bridge short-term expenses they didn't see coming.

### **Welcome Relief: No Cost or Risk to Employers**

LoansAtWork is an exciting addition to the voluntary benefits world; we offer this product at no cost or risk to employers. LoansAtWork works seamlessly with employers' payroll systems to manage payroll deductions with no burden on our employer clients. Simple. Easy. Fair. Grateful employees will welcome your support and reward you with their loyalty and productivity.

### **What are the Employer Benefits?**

- Offers a valuable turnkey and seamless benefit to employees and supports their financial well-being and peace-of-mind at no cost or risk to you
- Helps employers support the many vulnerable employees who are being pushed out of the financial mainstream
- Boosts employee retention, encourages productivity and performance
- Reduces workplace stress by accommodating employee personal financial needs and avoiding crises

### **Why do your employees need **loansatwork**?**

- Offers competitive rates that beat credit cards and other unsecured loan alternatives
- Provides an immediate, fair, and reliable way to meet unexpected expenses
- Provides a socially-responsible financial resource during times of need
- Improves credit profiles over time
- Teaches employees how to save money (for those enrolled in BMG Money's free financial literacy program, developed by the Consumer Financial Protection Bureau)

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**BMG Money** is 12 years old and has made almost \$3 Billion in loans to satisfied employees.

We're here to improve the financial well-being of working Americans, with a commitment to delivering fair, reliable and affordable services to employers.

**Add **responsible loans** to your benefits package now, and free your employees from distress!**



Questions 215.510.XXXX

Visit **loansatwork.com** to learn more.