



Agent Culture & Engagement

E/evate

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Introduction to Elevate

Work hard, play hard

Elevate's culture and employee engagement

Choosing comrades (BPOs)

Sharing our common purpose

Partners vs vendors

E/evate



With each step in our evolution, we have never lost sight of our timeless purpose of providing financial relief today, and helping people build a brighter financial future tomorrow.

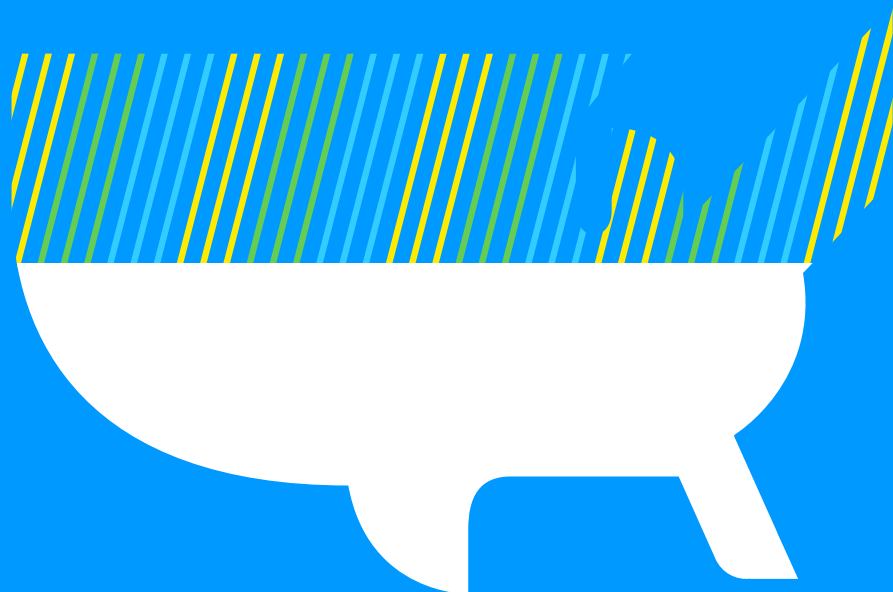
Simply stated, [Good Today, Better Tomorrow](#) will now and always remind us of why we do what we do.



Good Today, Better Tomorrow



Who we serve: The New Middle Class



40%

of American adults say they could not cover an emergency expense costing \$400, or would cover it by selling something or borrowing money

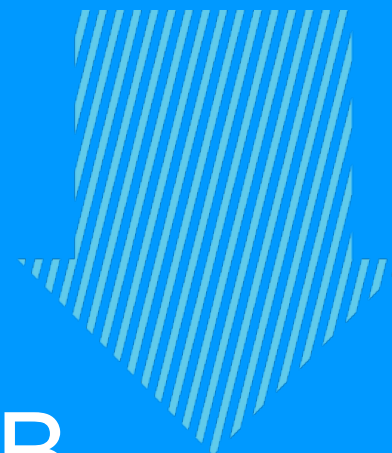


Who we serve: The New Middle Class



2 in 5

Americans experience month-to-month income swings of more than 30%



\$142B

Total reduction in non-prime credit from banks since 2008



Our US based products

RISE

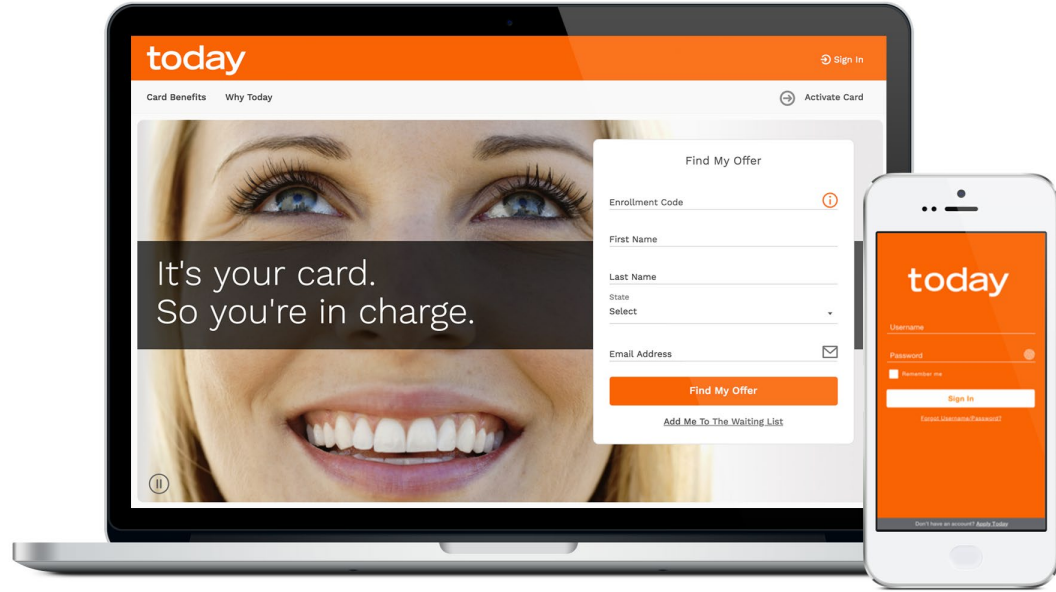
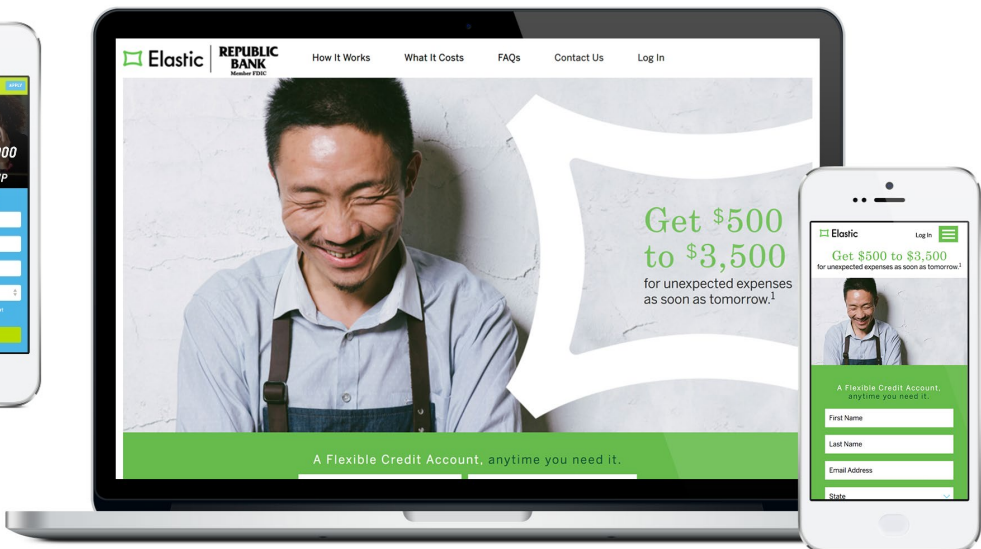


Elastic

today

And in the UK we have

sunny



We have always been the innovator in our industry. Ideas, both big and small, are our competitive advantage.



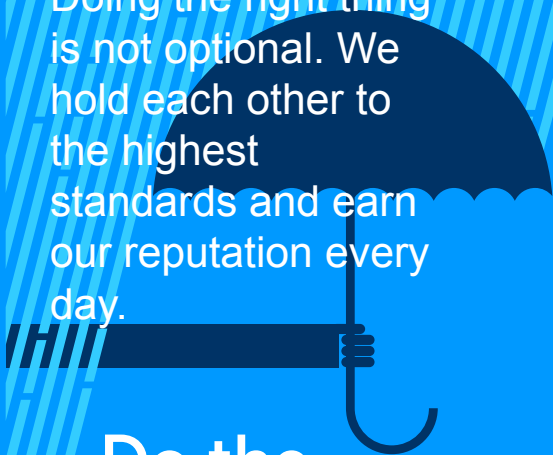
Think big



Raise

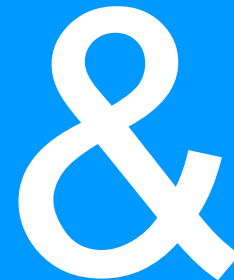
As a company and as individuals we push ourselves to build on success, learn from failure, and get better every day.

Doing the right thing is not optional. We hold each other to the highest standards and earn our reputation every day.



Do the right thing

the bar





Win together

Our goals are too big
to achieve as
individuals.

Collaboration isn't a
byproduct of our work,
it is our primary focus.



Our Culture

The business is serious. The office isn't.



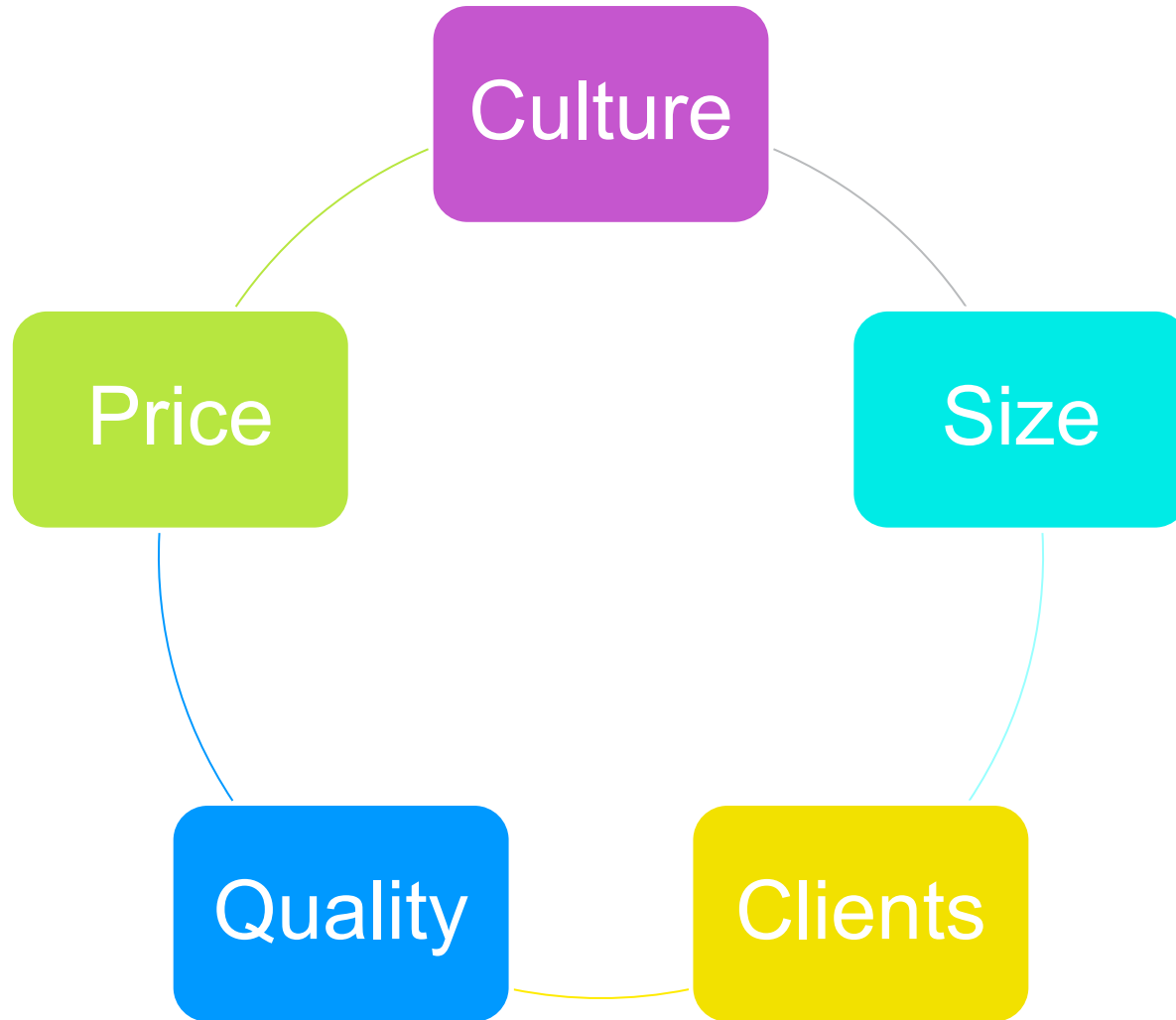
environment
 every things
 bike
 benefits great
 people Social
 opportunities
 management
 Elevate
 care
 dress Family really
 team feel
 free

employees work
 place hour
 employee
 company

Opportunity knocks, and offers free breakfast.



Why did we choose our current BPOs?



What were the deciding factors?





We believe the New Middle Class
is worth fighting for.





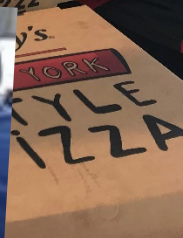
Rewarding high performers while honing in on our purpose

Connecting the front line to the cause



- Smother them in brand love
- Tell them how they bring value and quickly act on their feedback and suggestions
- Incentives, recognition, rewards
- In-person relationship building through frequent site visits
- Work hard and PLAY hard, together!





Q&A

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