



PART OF THE ESCALENT FAMILY



Customer Perceived Cost Savings

Study Sponsored by DailyPay

Top Line Survey Data Results for Key Qs

Before/Since Using DailyPay:

- Payday Lender Usage
- Overdraft/ NSF Fees
- Late Fee to Biller

Common Activities Prior to Having Access to DailyPay

Activities Supported by DailyPay Usage

Benefits of Using DailyPay

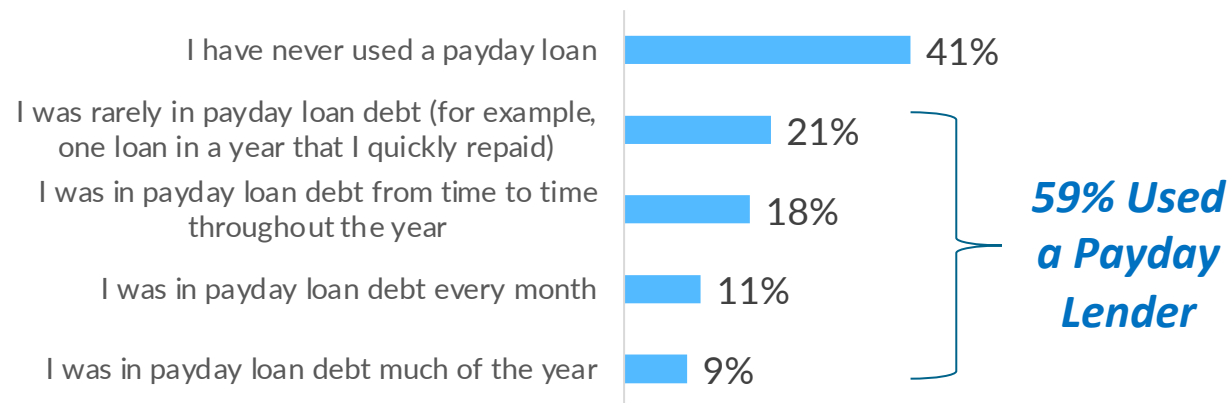
Appendix



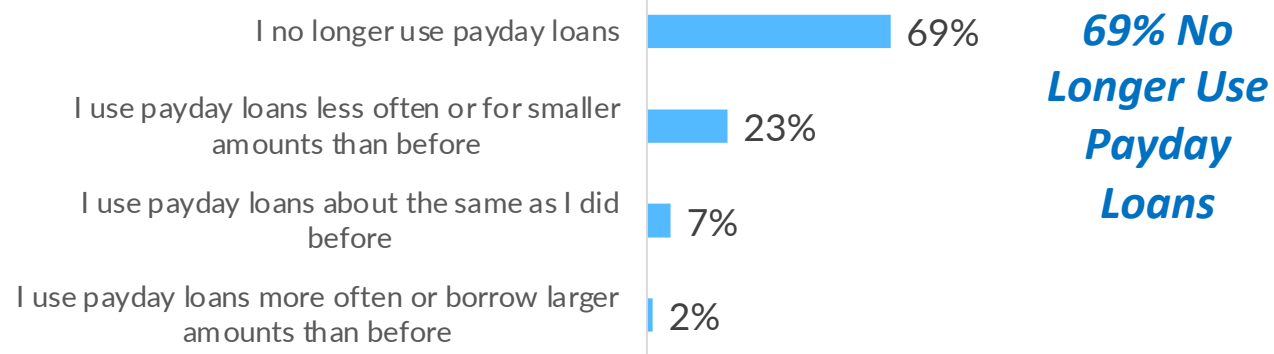
Before/Since Using DailyPay – Payday Lender Usage

Of the respondents who used a payday lender prior to using DailyPay, 69% indicated that they no longer use payday loans since using DailyPay

Before Using DailyPay (n400)



Since Using DailyPay (n237)



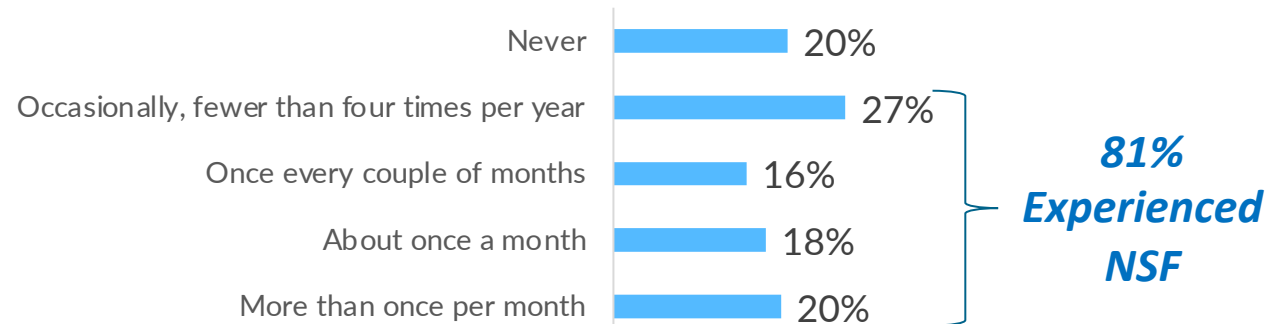
QPL1/QPL2. Which of the following statements best describes the frequency in which you used payday loans before/since you started using DailyPay?



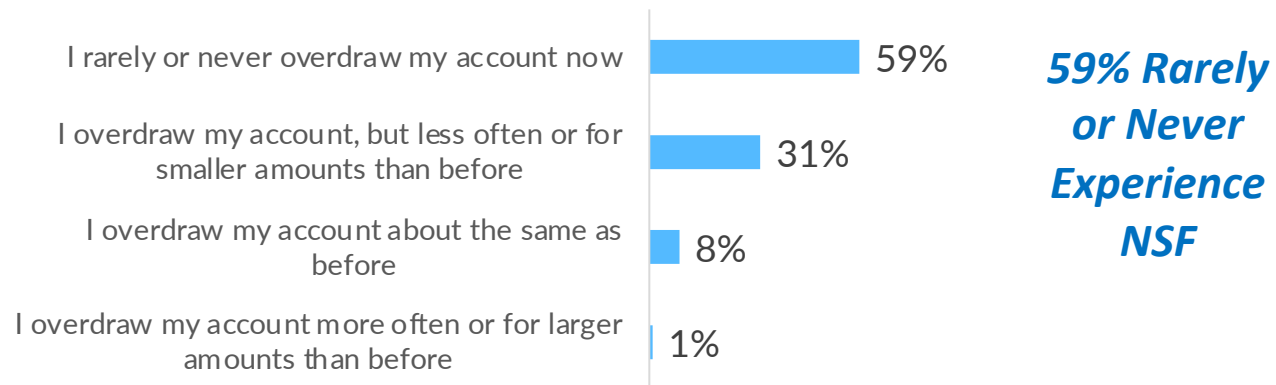
Before/Since Using DailyPay – Overdraft/ NSF Fees

Of the respondents who indicated that they were frequently in their overdraft prior to using DailyPay, 59% indicated that they rarely or never overdraw their bank account since using DailyPay

Before using DailyPay (n400)



Since Using DailyPay (n319)

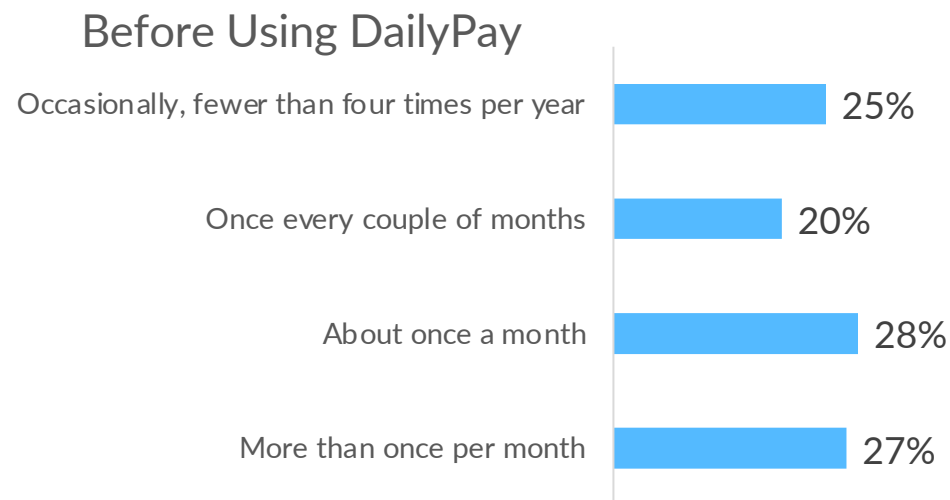


QNSF1/ QNSF2. On average, what was the frequency in which you have overdrawn your bank account or was charged an overdraft fee **before/ since you started using DailyPay?**

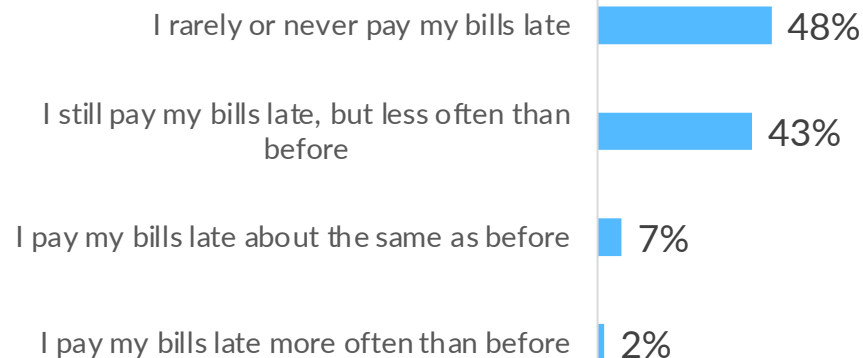


Before/Since Using DailyPay – Late Fee to Biller

Of the respondents who indicated that they paid their bills late, prior to using DailyPay, almost half, 48%, indicated that they rarely or never pay bills late since using DailyPay



Since Using DailyPay



48% Rarely or Never Pay Late

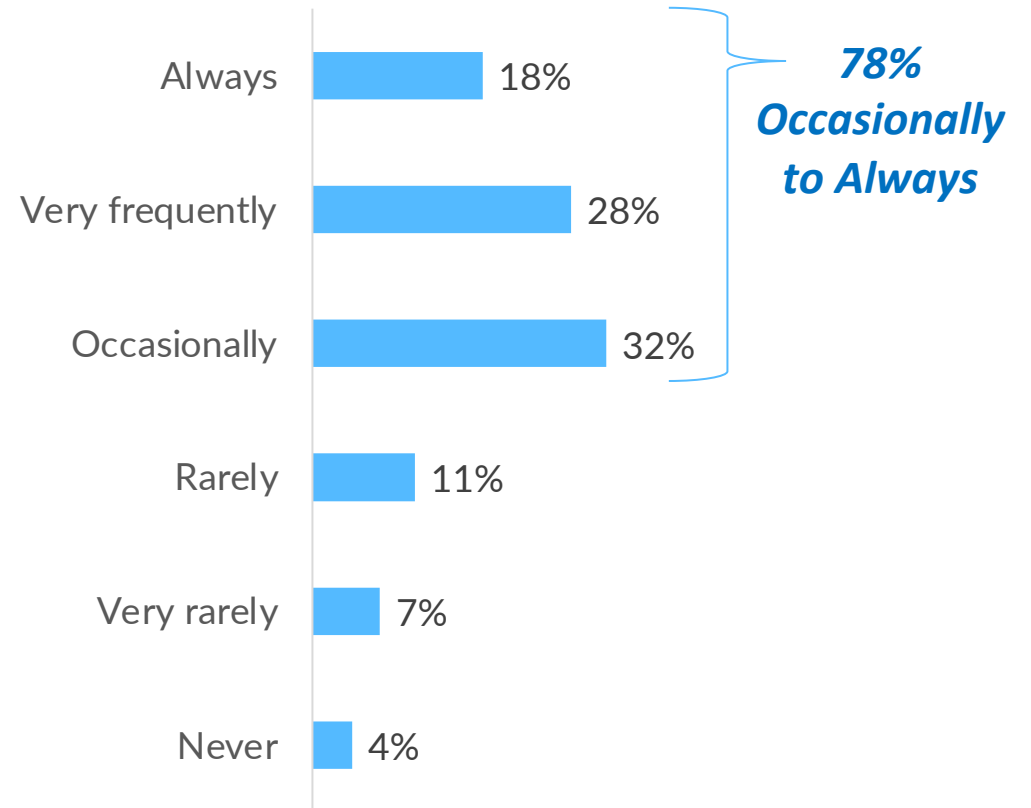
QB4 : On average, what was the frequency of you paying your bills late before you started using DailyPay? **QB5** : Which of the following statements best describes the frequency of you paying your bills late since you started using DailyPay? (n372)



Common Activities Prior to Having Access to DailyPay

Of the 78% of respondents who indicated that they ran out of money, occasionally to always, over one-third experience this situation occurring, very frequently to always, prior to having access to DailyPay

Common Activities – Running Out of Money



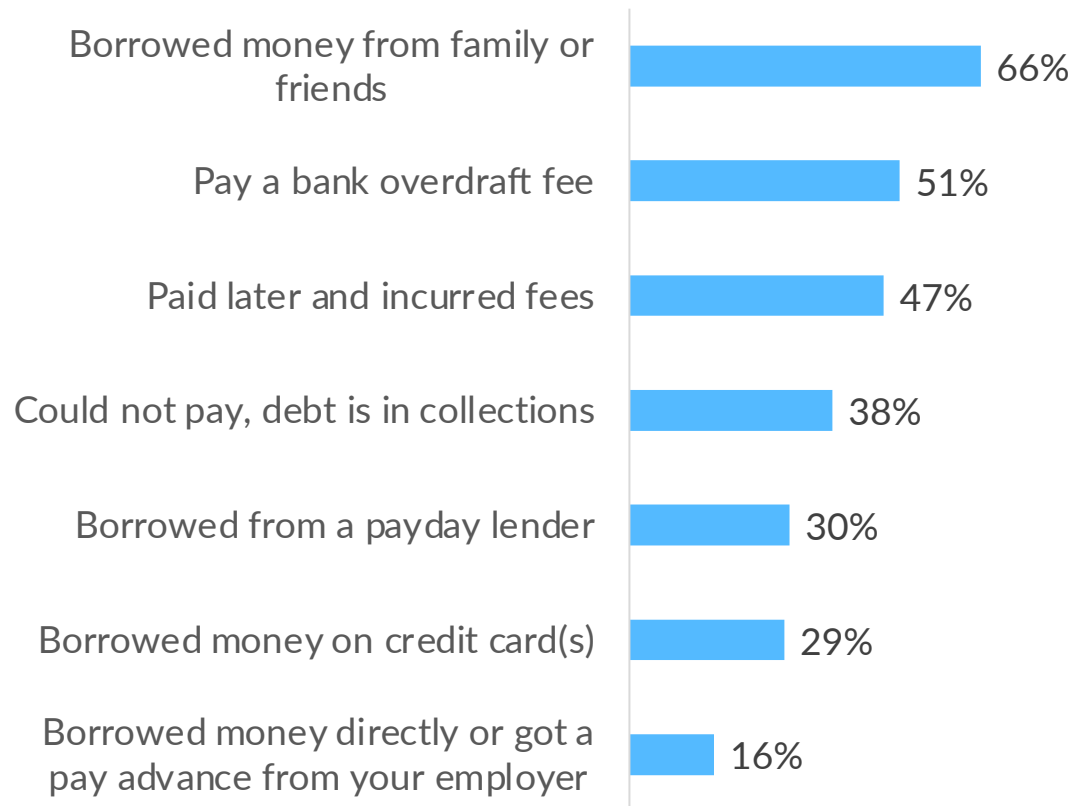
QG6B_1 : Before you started using DailyPay, how often did you run out of money? (n400)



Common Activities Prior to Having Access to DailyPay

*Respondents found themselves needing to borrow money from family or friends as the most common activity, at **66%**, followed by paying bank overdraft fees, at **51%**, prior to having access to DailyPay*

Common Activity – Borrowing Money



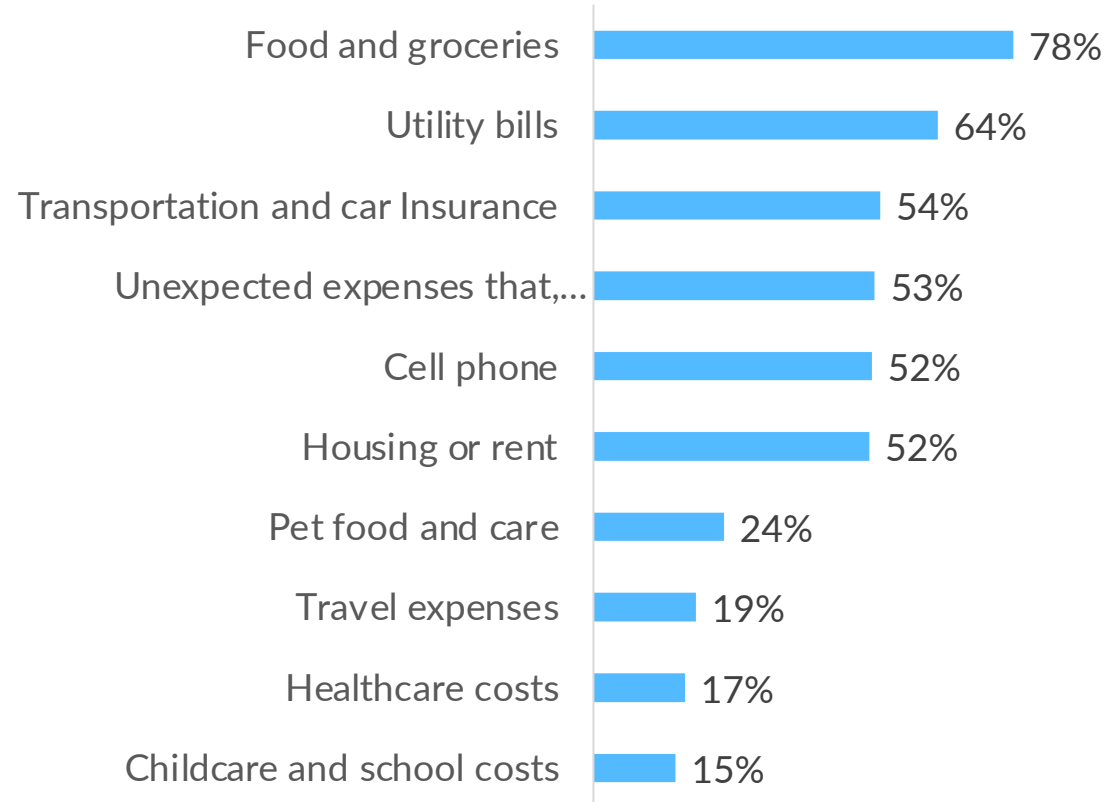
S11 Prior to having access to DailyPay, have you found yourself in a situation where you had to do any of the following? (n398)



Activities Supported by DailyPay Usage

Respondents indicated that expenses related to buying food and groceries, at 78%, followed by paying their utility bills, at 64%, were the top areas in which they used DailyPay's support most

Expenses - Supported by DailyPay Usage



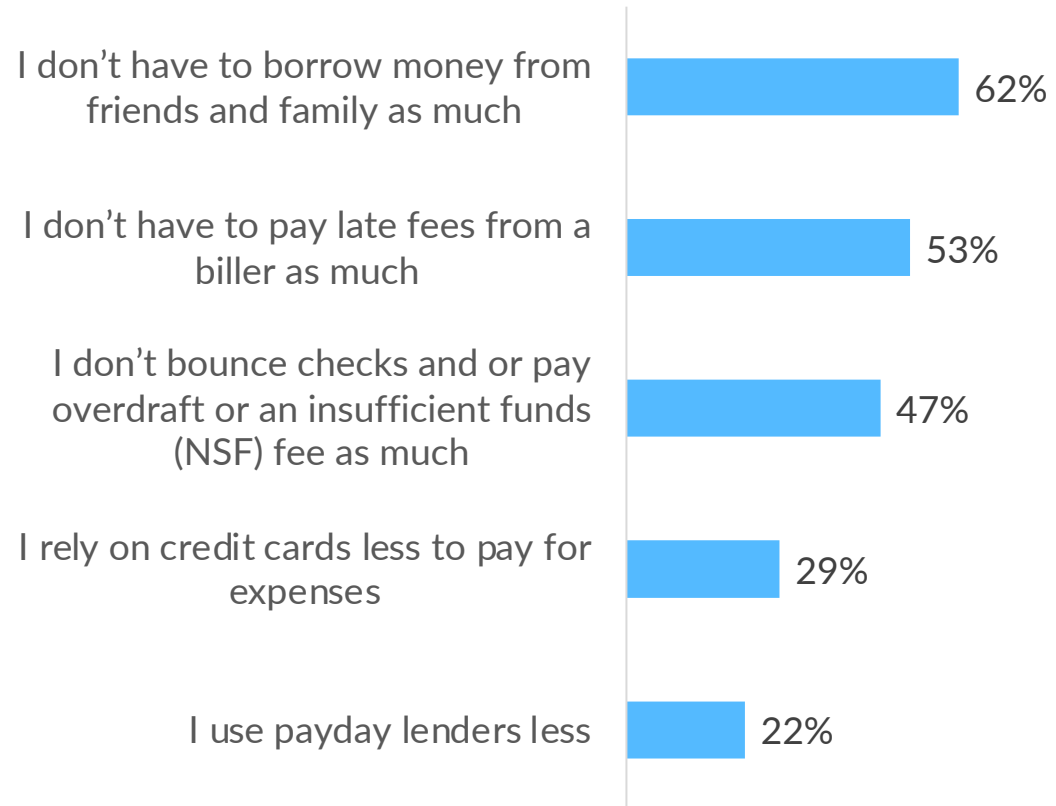
DP1B Which of the following expenses do you use DailyPay for? (n398)



Benefits of Using DailyPay

*Using DailyPay prevents workers from having to borrow money from a variety of expensive and potentially embarrassing sources. **62%** report that they don't have to borrow from friends and family and **53%** avoid late fees to billers.*

Benefits Experienced by Using DailyPay



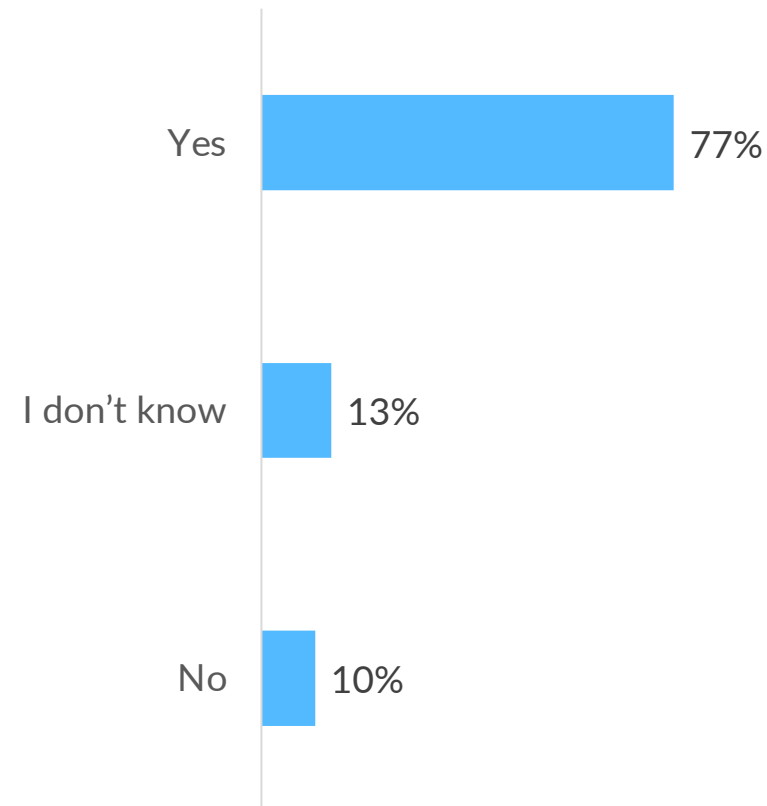
DP4 Which expenses have you avoided because you have the option to receive pay before pay day with DailyPay? (n308)



Benefits of Using DailyPay

Overwhelmingly, **77%** of respondents indicated that they **believe DailyPay helps them save money** by avoiding other more expensive alternatives

DailyPay Helps Save Money



QDP3 : Do you believe DailyPay helps you save money by avoiding other more expensive alternatives? (n400)





Survey Sample Profile

Gender

Male:	24%
Female	74%
Other	2%

Age

18 - 25	9%
26 - 41	47%
42 - 57	37%
57 - 67	6%
68 - 77	1%

Education

College degree:	28%
Less than a college degree:	71%
Prefer not to answer	1%

Marital Status

Married or Living with Significant Other	35%
Divorced, Separated, Widowed or Single	64%
Other	1%

Employment

Employed full or part-time:	97%
Contract/freelance employee:	2%
Full-time student or Retired:	1%

Personal Income

Under \$25,000	25%
\$25,100 to less than \$30,000	23%
\$30,100 to less than \$35,000	13%
\$35,100 to less than \$40,000	12%
\$40,100 to less than \$45,000	5%
\$45,100 to less than \$50,000	6%
\$50,100 to less than \$55,000	4%
\$55,100 to less than \$60,000	2%
More than \$60,000	7%
I don't recall	3%

