



SPRINGFOUR IMPACT REPORT

S4pro User SURVEY RESULTS 2020

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2020 SURVEY RESULTS

In October 2020, SpringFour conducted a survey of users of S4pro. We conduct this survey annually to ascertain user experience, solicit feedback in order to make improvements, and take note of best practices. SpringFour looks forward to reading customer testimonials provided by users each year. This report provides a summary of the survey findings.



Improving Customer Outcomes

91% say SpringFour helps customers reduce monthly expenses

86% say SpringFour helps their customers get back on track with payments



Empowering Employees

93% of agents use S4 pro every day

98% say using S4 makes them feel better about the work they are doing

97% say offering S4 allows them to provide better customer experience



Adding Brand Value

91% agree that SpringFour referrals makes their customers feel more positively about their company

88% say using SpringFour helps with customer retention



Responding to Crisis

96% say SpringFour is an important part of their COVID-19 relief strategy

IMPROVING CUSTOMER OUTCOMES



say SpringFour helps reduce monthly expenses



agree SpringFour helps get their customers back on track with payments

“A client told me she has utilized the food resources in her area, and she has been able to reduce her grocery bill by 25% to 30%. She was able to provide the food her family needed while saving on her monthly grocery bill.”

Counselor, Money Management International



“I provided my client with budgeting resources from SpringFour. The client responded, stating that he was able to save over \$150.00 per month.”

Agent, InCharge Debt Solutions



EMPOWERING EMPLOYEES



agree using SpringFour makes them feel better about the work they're doing



say offering SpringFour allows them to offer a better customer experience

"To truly help a customer, you need personal resources that hit their needs head on. SpringFour provides exactly what we need to give our customers the best experience and chance of success."

Counselor, Money Management International



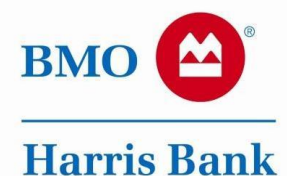
"Any time I can directly support our clients that are struggling is a huge benefit to them and the work that I'm doing. Thank you!"

Counselor, GreenPath



"As collectors, we hear a variety of stories regarding customers' struggle to pay their bills, especially now with the pandemic. It makes me proud to be a part of a team that not only says we are here to help but shows that we are here to help."

Agent, BMO Harris Bank



ADDING BRAND VALUE



91% agree that SpringFour referrals make their customers feel more positively about their company



88% say using SpringFour helps with customer retention

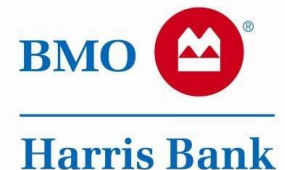
“I truly feel that access to Springfour helps MMI go that extra mile for our clients. As we speak with clients all over the United States, we can't know every single service for every city, town and state. Therefore this access is a great benefit to those clients facing hard times.”

Counselor, Money Management International



“My customers are very appreciative of the referrals through SpringFour and have said that BMO has offered more customer assistance than other financial companies.”

Agent, BMO Harris Bank



RESPONDING TO CRISIS



say that SpringFour is an important part of their COVID-19 relief strategy

“My customer had lost her job. I provided her with employment and health insurance referrals through SpringFour. I also provided utility referrals. She called back and stated that the resources really helped her; she got a new job and assistance with her bills.”

Agent, BMO Harris Bank



“My client was struggling with making her rent payment because of the COVID-19 pandemic. The referral I gave her helped her catch up on her rent in a state that no longer had a moratorium on evictions. She was so grateful.”

Counselor, GreenPath Financial Wellness



“I have been dealing with many, many unemployed clients. The resources for how to apply for unemployment insurance and pandemic unemployment assistance have been invaluable.”

Counselor, Money Management International



IMPACT STORIES

Support that pays it forward



One individual found herself counting each penny in order to pay all of her bills. She did not have enough money, nor did she have a job. When an Oportun agent offered her referrals to financial resources through SpringFour, she expressed surprise and gratitude. She later called back to share that she had received food assistance and financial support. Since then, she has saved money and made her repayments.

Empathy drives results



With a fixed income, a reverse mortgage, high property taxes, high prescription costs, and credit card debt, one individual struggled to make her payments. With SpringFour, a customer service agent let her know about exemptions that she could apply for to reduce her payments, provided her with referrals for prescription savings, and referred her to a senior center for additional support, as well as to legal aid. From one call, the customer received resources that can make a big difference for her – and help her balance her budget, relocate to affordable housing, and gain professional legal guidance.