Is Purchasing Power right for me?
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Who We Are

Purchasing Power serves 354 organizations¹ as a voluntary benefit that gives traditionally credit underserved employees immediate access to products and services. Through payroll deduction, they make manageable payments over a 12-month period with no ballooning interest, hidden fees, or credit checks.

The Problem We Solve

FOR 20+ YEARS, OUR PROGRAM²:

Reduces Financial Stress
85% of our customers say it reduces their financial stress.

Supports Retention
67% are more likely to stay in their organization.

Helps Protect Financial Futures
81% are less likely to withdraw from a retirement savings plan.

¹ Data reflects Purchasing Power clients as of Sept. 30, 2021.
² Data reflects 2021 Q2 Purchasing Power Customer Survey Responses
Benefits for Employees

Financial Empowerment
No credit check and immediate access to thousands of products and services.

No Hidden Fees
Transparent total cost of ownership - no additional fees beyond all-inclusive price per pay period.

Mindful Shopping
Manageable payments through payroll deduction, over 6- or 12-month period and pre-set spending limits prevent overspending.

Better Choice
Less costly alternative to loans, high-interest credit cards or rent-to-own.

Purchasing Power’s Video
Top quality brands.
The products needed most.

45K+ Products & Services Offered

- Computers & Electronics
- Home, Furniture & Patio
- TV & Entertainment
- Appliances
- Baby & Kids
- Sports, Fitness & Recreation
- Automotive
- Travel
If inflation outstrips wage inflation consumers will be driven to take on more debt.

<table>
<thead>
<tr>
<th>THE CONSUMER PRICE INDEX (CPI)</th>
<th>THE PRODUCER PRICE INDEX (PPI)</th>
<th>EMPLOYMENT COST INDEX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has been trending upward since April of 2021.</td>
<td>Higher prices will continue to impact the customers</td>
<td>Wage inflation hasn’t kept up with the CPI and was reported at:</td>
</tr>
<tr>
<td>7.5% Year over year increase</td>
<td>1% General increase in January</td>
<td>4.4% For private companies</td>
</tr>
<tr>
<td>40 YRS Running High</td>
<td>9.7% Year over year increase</td>
<td>2.7% For state and local government</td>
</tr>
</tbody>
</table>
The Responsible Alternative When Cash or Credit are Challenging

<table>
<thead>
<tr>
<th>Purchasing Power</th>
<th>Payday Loans &amp; Rent-to-Own</th>
<th>Credit Card</th>
<th>Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay Over Time</td>
<td>✓</td>
<td>✓</td>
<td>×</td>
</tr>
<tr>
<td>No Credit Check</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Easy Payroll Deduction</td>
<td>✓</td>
<td>×</td>
<td>×</td>
</tr>
<tr>
<td>Manageable Payments</td>
<td>✓</td>
<td>×</td>
<td>×</td>
</tr>
<tr>
<td>No Interest</td>
<td>✓</td>
<td>×</td>
<td>✓</td>
</tr>
<tr>
<td>No Late Fees</td>
<td>✓</td>
<td>×</td>
<td>✓</td>
</tr>
</tbody>
</table>

*Pending Limits Average 7 to 10% of Salary
Through payroll deduction, employees make simple and manageable payments. Employees are always made aware upfront of total cost of ownership.

WHAT’S INCLUDED IN THE PRICE

Product: Our cost of acquiring the product
Warranty: 2-3 Year Coverage
$150 Value
Unlimited Claims
No deductible
Taxes: Calculated at Checkout
Shipping: Payroll Deduction
Buy Now
Pay Over-Time
No Interest
No Credit Check
Value
Employee Requirements:

- Must be at least 18 years of age
- Must earn at least $20,000 a year
- Must be an active and full-time employee of the University System of Georgia for at least 12 months
- Must have a bank account or credit card (to be used in case of non-payment via payroll deduction)
- 12 Months Payment Term
Thank you!