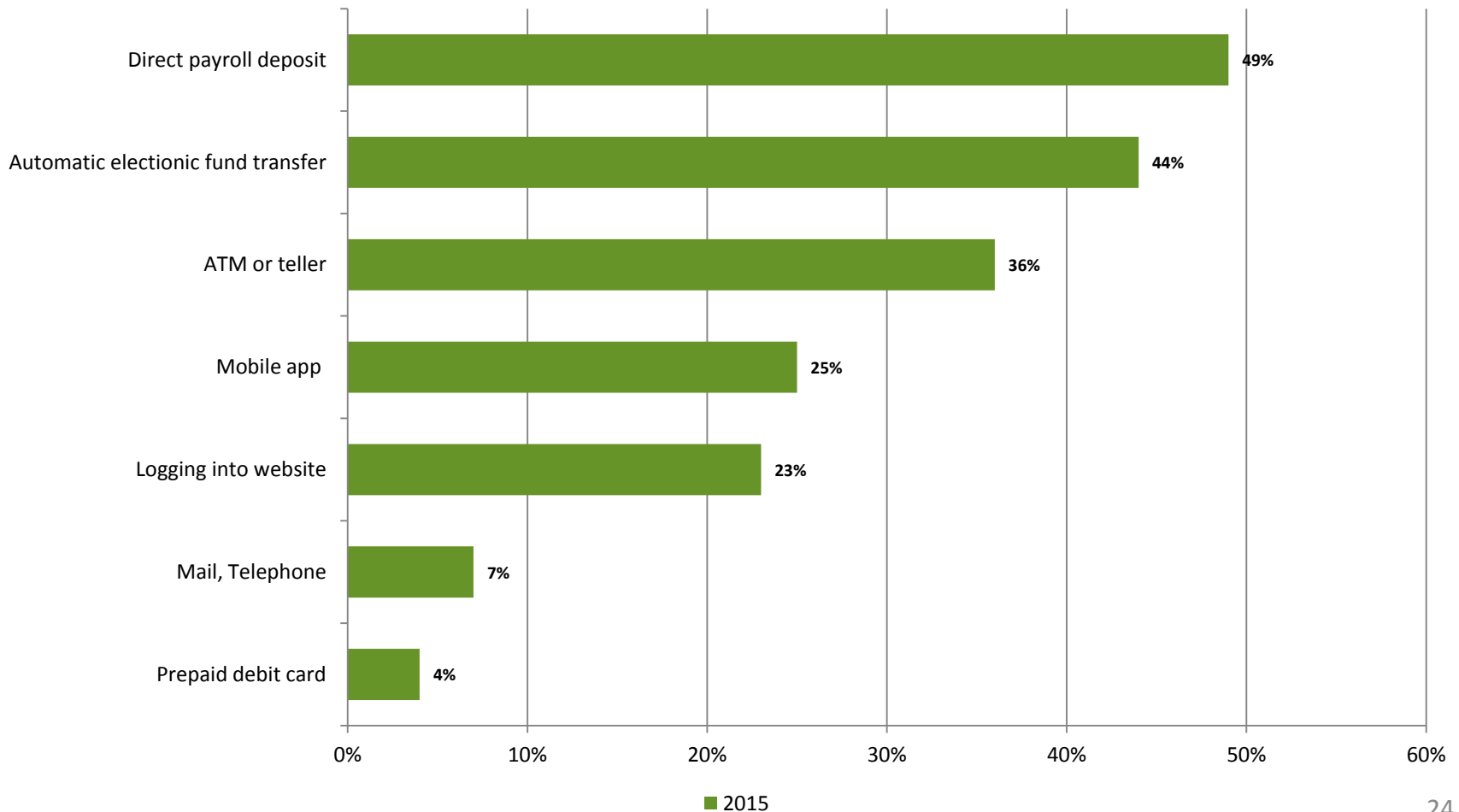


People Save Automatically

Chart E: Savings Methods Used



The Best Way to Save - Automatically

- That's where we get our paycheck and access to direct deposit:
 - 85% of employees in U.S. participate in direct deposit
- With direct deposit we can allocate a % to savings:
 - Of that 85%, only 21% utilize split pay
- And we can make it automatic:
 - 85% of split pay users say it is helping them to save
 - Most common use for split deposits (83%) is for an emergency fund

