

A Different Kind of Company

We make what once was impossible, possible. Offering credit responsibly to those who others don't serve takes experience and a different way of looking at things. Our seasoned management team has on average over 15 years of experience in technology and financial services. We are committed to translating our experience and investment in technology and advanced analytics into savings for our customers. And the results show it.

Our Growth

2.0M customers served
75% revenue CAGR past four years

\$5.5B in loan originations

2014 - \$274MM
2015 - \$434MM
2016 - \$580MM
2017 - \$673MM

Making a Difference

\$3B saved by customers over payday loans
40% reduction in portfolio APR since 2013

85%+ customer satisfaction for all products
140K RISE customers have improved their credit score

Elevate's Center for the New Middle Class

In 2016, Elevate launched the Center for the New Middle Class with the purpose of conducting research to better understand the behaviors and challenges of America's growing "New Middle Class".

70% say that it is "extremely important" for a loan to help them build credit

37% of non-prime consumers say their lack of credit keeps them from making financial progress

35% of non-prime consumers believe that bank loan products are not designed for them

See Elevate 10-K for additional company information

Contact Us

Ishviene Arora
elevate@fullyvested.com
(917)765-8720

www.elevate.com

ELVT
LISTED
NYSE



CEO Ken Rees

A financial services veteran regarded as one of the leading advocates of responsible credit in the non-prime lending space

CFO Chris Lutes

Former CFO for Silicon Valley Bank and several companies in technology and financial services

COO Jason Harvison

More than 20 years of experience in the finance and technology sectors

650+

Employees in Fort Worth, Dallas, San Diego, London, and Bury St Edmonds, UK



Certified as one of the country's Best Medium Workplaces by Great Place to Work® and Fortune, July 2018-July 2019.

07-06-2018

E/evate

We are disrupting the non-prime lending space by providing responsible online credit solutions. Our innovative products provide immediate relief to customers today while helping them build a brighter financial future.

Company Overview

E/evate

Our Customers – the New Middle Class

“Decades-long macroeconomic trends and last decade’s financial crisis have resulted in a growing New Middle Class with little to no savings, urgent credit needs and limited options.”

- Ken Rees, Elevate CEO

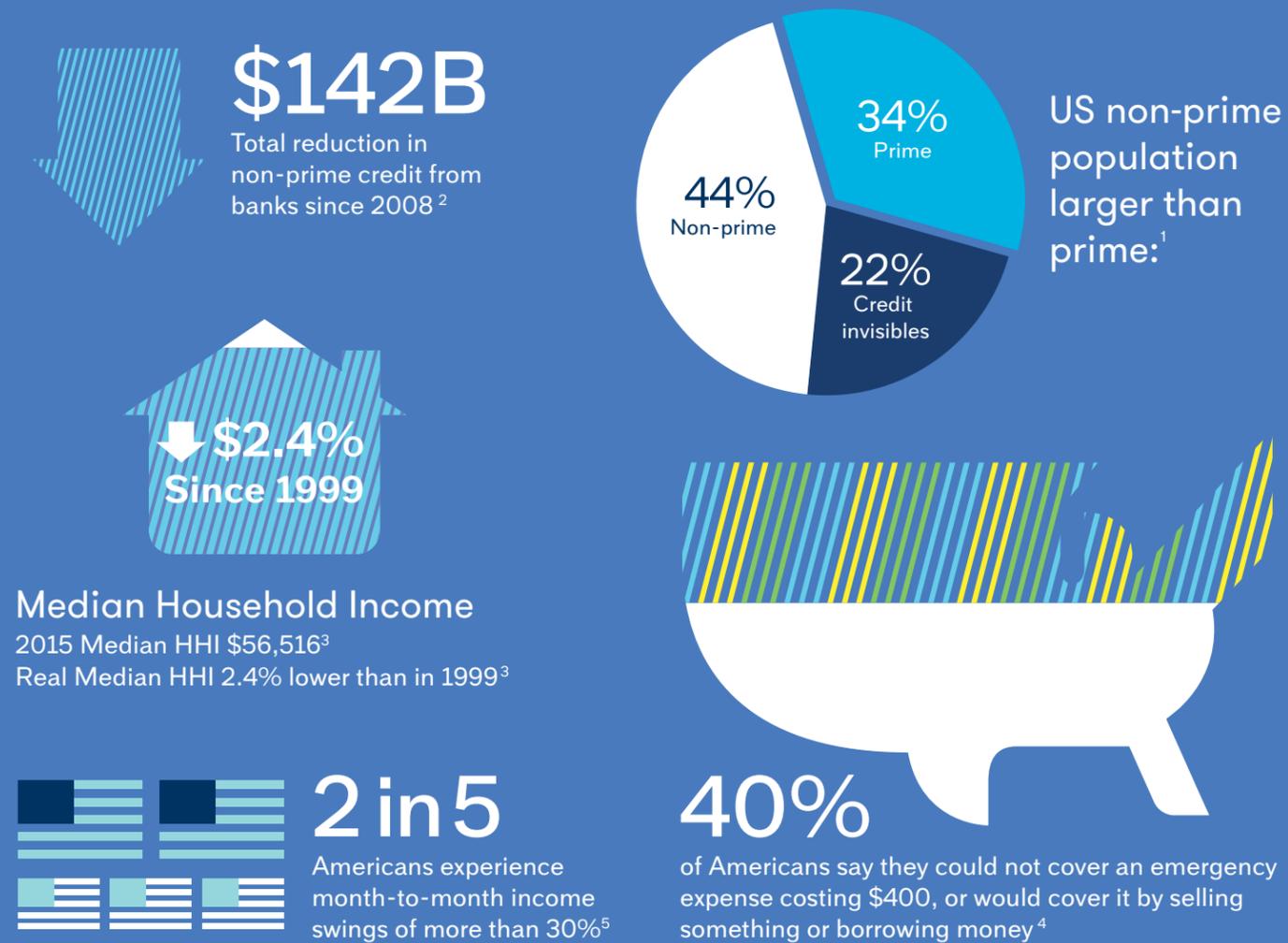
Elevate Customer Profile

	US	UK
Average income	~ \$59K (RISE) ~ \$41K (Elastic)	~£20K (Sunny)
Average college	~ 82%	~ 54%
Own home	~ 29%	~ 19%
FICO range (mean)	513-630	N/A

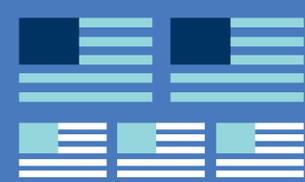


\$170mm

non-prime population in US & UK



Median Household Income
2015 Median HHI \$56,516³
Real Median HHI 2.4% lower than in 1999³



1 According to an analysis of TransUnion data through the third quarter of 2014 by the Corporation for Enterprise Development and FICO, "Expanding Credit Opportunities," July 2015
2 Elevate analysis, 2016
3 U.S. Census Bureau, Income and Poverty in the United States: 2015, 2016
4 Board of Governors of the Federal Reserve System, Report on the Economic Well-Being of U.S. Households 2017
5 J.P. Morgan Chase & Co., Paychecks, Paydays and the Online Platform Economy, 2016

Our Products – Good Today. Better Tomorrow.

Elevate offers a new generation of more responsible online credit products to serve the unique needs of non-prime consumers. Our best in class advanced technology and proprietary risk analytics allow us to make loan decisions in seconds, providing immediate relief to customers when they need it most. To do this, our team of data scientists factor as many as 10,000 individual attributes about a consumer to ensure ability to repay, affordability and credit-worthiness. This makes it possible to offer responsible credit products to people in the US & UK who otherwise might go underserved. Elevate is also committed to helping our customers build a brighter financial future. We call this "Good Today, Better Tomorrow".

RISE

The millions of Americans living paycheck to paycheck, too often turned away by banks and traditional credit providers, deserve a better way to borrow. RISE, a state-licensed online, unsecured installment loan is designed with their needs in mind. Rates go down over time based on successful payment history. After 24 months of payments the next loan will have a 50% lower rate and after 36 months of payments the next loan will be priced at 36%. RISE is currently available in 15 states.

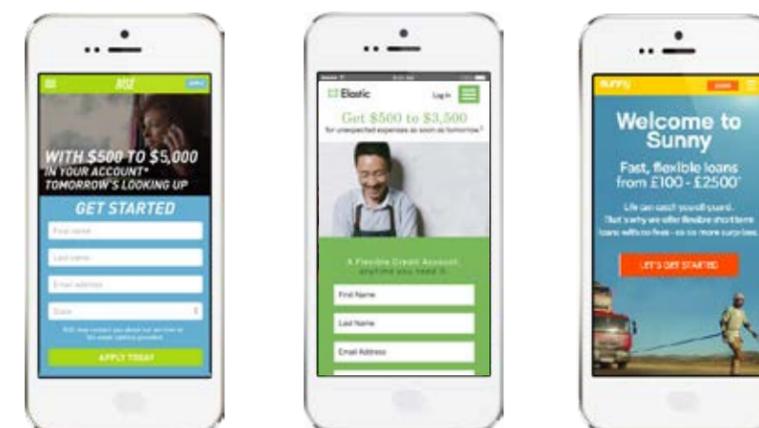
Elastic

Many Americans live without a savings safety net to help manage life's unexpected expenses. So Elastic, a bank issued line of credit, makes it easy for customers to access money as soon as the next Business Day. Customers can borrow as much as they need up to their Credit Limit. As payments are made, Available Credit is replenished. Elastic offers simple pricing without any hidden fees or prepayment penalty. Elastic made a commitment to responsible lending, so a portion of the Balance is due each Billing Cycle with any applicable fees. There is also a Cooling-Off Period designed to help customers on a road to better financial health.

sunny®

Sunny is a short-term installment loan available in the UK. Sunny offers maximum control and flexibility for short-term borrowers and is fee-free. Loans range from £100-£2,500. Sunny is regulated by the Financial Conduct Authority (FCA).

The Next Generation of Responsible Online Credit



- 100% online & mobile
- Approval in seconds
- Rates can go down over time
- Financial wellness features
- Credit building features
- Flexible payment terms
- No punitive or hidden fees
- 5-day risk-free guarantee