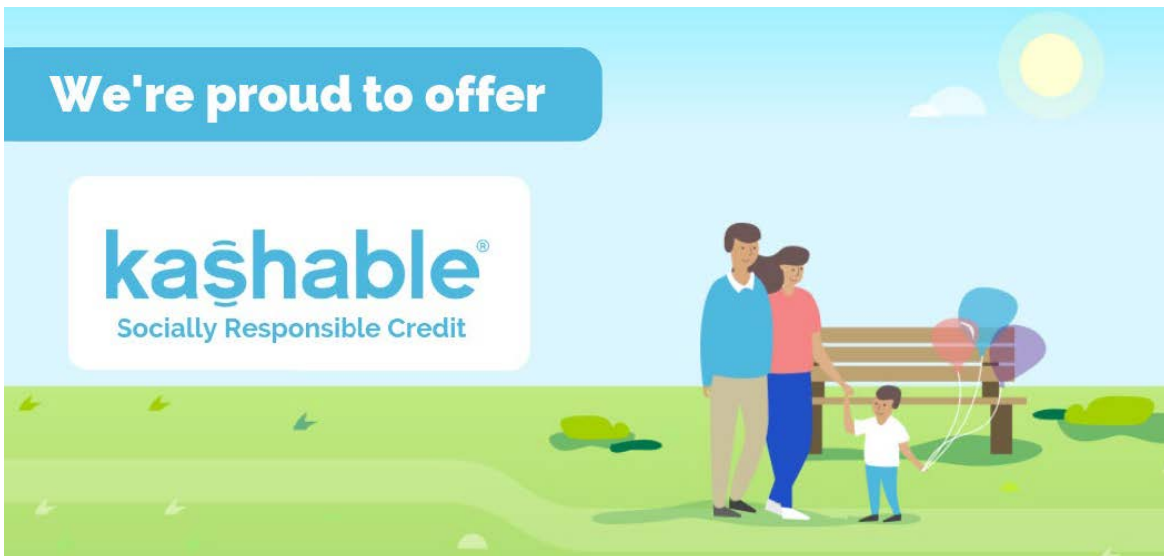




We're proud to offer

kaşhable[®]
Socially Responsible Credit



Access low-cost credit when you need it!

Kashable offers low-cost loans via online application with a quick decision and funds deposited directly to your bank account within 3 business days from approval.

These personal loans can be used for any purpose and are a great resource for those looking to tackle high-interest debt or unexpected expenses during financial hardships.

- Loans starting at \$250
- Interest rates starting as low as 6% APR*
- 6 to 24-month repayment terms**
- Repayment through payroll deduction

It is the borrower's responsibility to make payments directly to Kashable in the event payroll wages are insufficient or borrower ceases employment with Humble ISD.

Kashable is a great alternative to:

- 403(b) loans
- Credit card cash advances
- High interest rate loans

*To qualify for the lowest rate, applicant must have a responsible credit history.

**A loan example: A \$3000 loan with a finance charge of \$267.02, and amount financed of \$2,925, repayable in 26 bi-weekly installments, and an interest rate of 12.6% would have an APR of 17.84% and bi-weekly installments of \$122.77.

Loan is based on an agreement between the borrower and Kashable. Humble ISD is not responsible for any financial agreements made to Kashable.

Applying for a Kashable loan is easy!

Application is quick and easy. Employees can complete the entire process online in just a few minutes. Here's how:

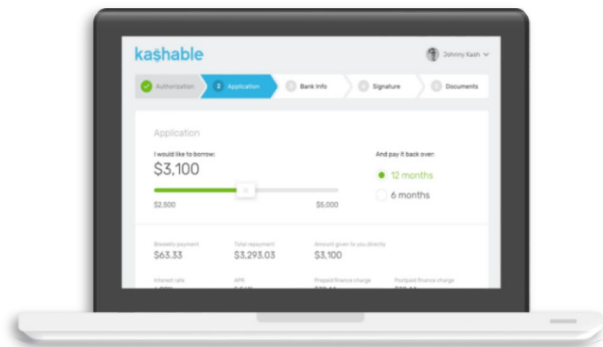
1. Register & Verify Employment

Create an account at kashable.com and verify your personal mobile phone number, personal email address, and employment.

2. Apply Online

Authorize Kashable to check your credit. Select your desired loan amount and review the repayment amount and costs.

If you're happy with your loan terms, provide your bank information so Kashable can deposit the loan amount and go ahead and sign the agreements electronically.



3. Set Up Repayments

Equal installment loan repayments are automatically deducted from your wages. You can also repay your loan early with no penalty. If on unpaid leave, you can reach out to Kashable to set up repayment outside of payroll deduction until you return to work.

4. Receive Funds

Funds are disbursed electronically into your bank account within 3 business days.

Access Our Financial Education Library

Just register online at kashable.com and verify your employment - no loan application required.

Apply whenever – there's no open enrollment!

Learn more at:

www.kashable.com

Eligibility Requirements

Must be an active full-time employee with at least 6 months of continuous employment.

Must have a personal checking account.