



ANNOUNCING FILENE'S NEWEST PILOT QCASH



INNOVATION IN ACTION

An original i³er, Ben Morales collaborates with Filene to bring an innovative solution WSECU implemented a decade ago and is now ready for other credit unions to test in a pilot environment.



About QCash Financial

QCash Financial started as a short-term loan solution for members of WSECU (Washington State Employees Credit Union) in 2004. Our mission then as it is now, is to focus on meeting our members' needs. In doing so, we created a cash management solution to deliver short-term, small-dollar and near small-dollar loans in a consumer friendly, easy-to-understand manner.

QCash Financial provide automated, cloud-based, mobile lending products for financial institutions

There are nearly 68 million financially underserved adults in the U.S. and they account for more than \$2 of every \$10 spent. These consumers have little access to conventional lending products. QCash Financial was born to serve the member, offering fast, easy, affordable cash management solutions delivered by their trusted financial institution.

MEMBER BENEFITS

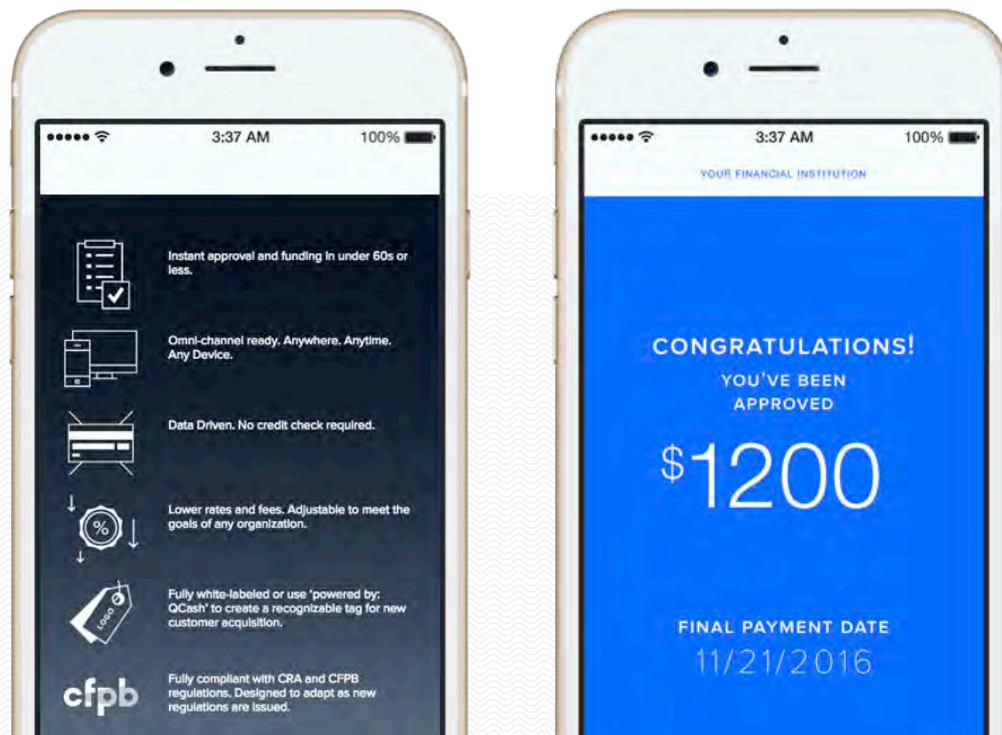
- Fast access to funds with no credit report check
- Multi-channel access via mobile device, online banking, call center, or in-person at the branch
- Loan decisions made in under 60 seconds
- Immediate deposit of funds into the member's checking or savings account
- Affordable short-term cash solutions
- Credit union commitment to overall, long-term financial health of member
- Combining data analytics, technology and financial services to improve members' lives

QCASH BORROW LOAN OPTIONS

- QCash provides a fee-based loan option for small dollar loans \$50–\$700
- QCash Plus provides an interest-based, near small dollar loan option for loans \$701–\$4,000
- Loan amounts are fully configurable by the credit union

RELATIONSHIP-BASED UNDERWRITING ENGINE

- Immediate loan decisions based on relationship lending criteria specified by your credit union
- Does not utilize member credit report or credit score data
- Credit decision ready in seconds
- Customizable decision engine



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January 28, 2016 OR February 9, 2016
AT FILENE.ORG/JOIN/CALENDAR**

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