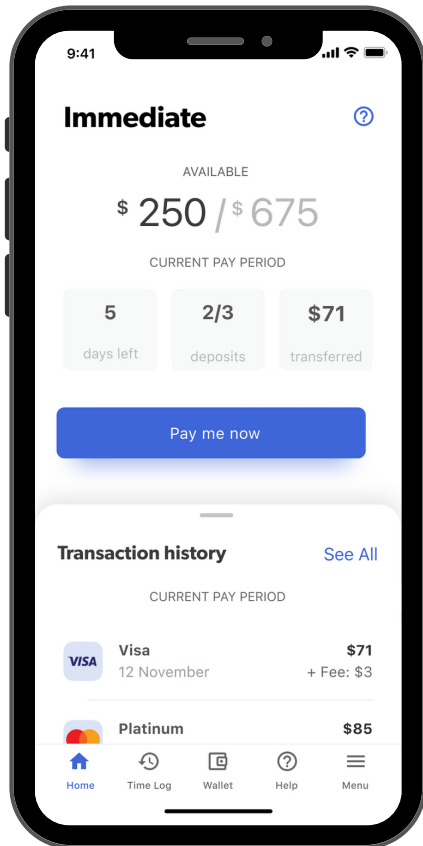


PARTNERSHIP ANNOUNCEMENT

Immediate +

Immediate helps businesses ease the financial stress of their employees by offering responsible access to earned pay for unexpected expenses.



It's free to companies

We offer Immediate to businesses at no charge. Employees pay a \$3 fee to make a transaction.

Win-win benefit

Eliminate pay advances, increase productivity, and recruit competitively. Without financial stress, employee morale increases and companies enjoy a retained workforce.

Seamless integration

Immediate is already fully integrated with APS, which makes for a quick and easy integration process.

"I thought this would increase the workload for my payroll team but it has not. We have clients whose employees use this regularly. Employers are not usually aware of situations that their employees may be in with regard to their financial needs.

By having this benefit you may actually increase productivity because employees are not spending time during their workday worried about how they are financially going to take care of an immediate need. Immediate can do that for them!"

COLLEEN B., DIRECTOR OF PAYROLL, LYONS