



## Real solutions for real life.

Relationships matter! Through our white-label, relationship-based lending platform, we empower credit unions to improve the financial well-being of their members and communities by offering small dollar loans anytime, anywhere, from any device in less than a minute.

QCash is a proven solution originally developed by WSECU and now offered through QCash Financial, a CUSO. Together, with credit unions, we are advancing financial inclusion through access to Life Event lending resources when members need it the most.

How does QCash work? QCash is connected directly to the “Core” and handles all of the loan creation administration. From application to immediate funding, QCash adds efficiency to your loan program. Specifically, this means:

- no forms to fill out due to core access
- application to funding in less than 60 seconds
- no loan staff needed
- no credit score required

With our patented relational underwriting process you can say “yes” to and better serve more members.

### Fully Compliant

- Complies with CRA and CFPB regulations
- Meets military lending specifications
- Satisfies TILA and Adverse Action Notice (AAN)

### CDFI Approved

QCash is approved to use CDFI (Community Development Financial Institutions) grant funds to pay for installation as well as provide for a loan loss reserve.

[www.qcashfinancial.com](http://www.qcashfinancial.com)

## Today's best tool for financial inclusion.

We are improving the financial well-being of members by partnering with credit unions to provide access to Life Event and Specialty loans. This is a first step in offering hope to those who are struggling financially.

### The QCash Difference

- Loans in 6 clicks in 60 seconds
- Available 24/7
- No credit check required
- Immediate funding
- Fully automated
- Supports the credit union mission
- Net Promotor Score = 91

### Life Event Loans

- Accident, illness, or injury
- Home or auto repair
- Unexpected expense
- More month than money

### Specialty Loans

- Vacation or holiday
- Back to school
- Tax relief

### Financial First Responder Loans

- Global health crisis
- Natural disaster



# QCASH<sup>®</sup>

## Real solutions for real life.

[Pew Research Center found that more than 30% of military veterans struggle to pay their bills.](#) Many have resorted to high-interest loans, believing it is their only option. Often this cycle started while they were still in the armed services. Now you can help these real-life heroes when they need it most with QCash.

### RELATIONSHIPS MATTER

Through our white-label, relationship-based lending platform, we empower credit unions to improve the financial well-being of their members and communities by offering small dollar loans **anytime, anywhere, from any device in less than a minute.** For members who can't qualify for traditional lending, this is a game-changer.

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