

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

1.6M customers served
100% revenue CAGR past three years
2013 - \$72MM
2014 - \$274MM
2015 - \$434MM
2016 - \$580MM

Making a Difference

\$1B saved by customers over payday loans
40% reduction in portfolio APR since 2013
85%+ customer satisfaction for all products
2/3 of customers have received a rate reduction

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
45% of non-prime consumers are denied credit in a given year

See Elevate S-1 for additional company information

Contact Us

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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

~20 years in finance and technology

500+

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



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Elevate

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

Elevate

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.”

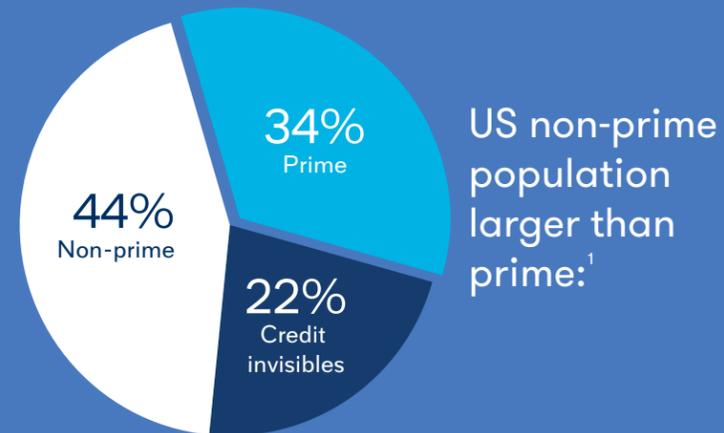
- Ken Rees, Elevate CEO

Elevate Customer Profile

	US	UK
Average income	~ \$48K	£20K
Attended college	~ 79%	~ 58%
Own home	~ 39%	~ 12%
FICO range (mean)	560-600	N/A



\$170mm
non-prime population in US & UK

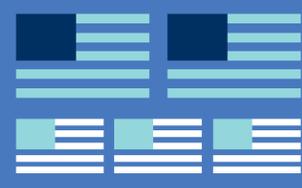



\$142B
Total reduction in non-prime credit from banks since 2008²



\$2.4%
Since 1999

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



2 in 5
Americans experience month-to-month income swings of more than 30%⁵



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.

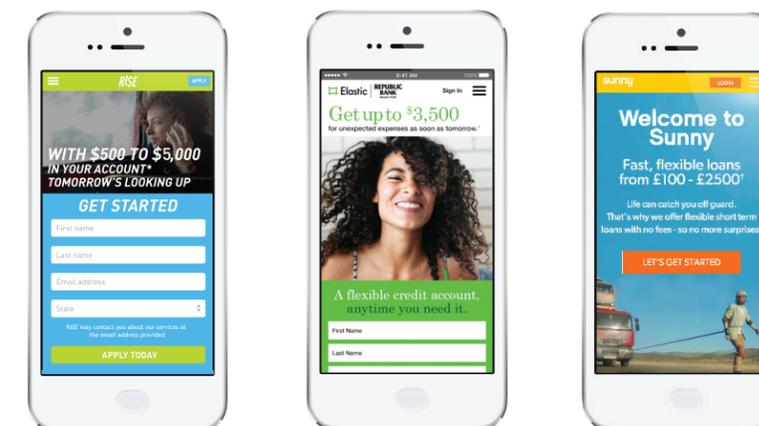
Elastic

Half of all Americans live without a savings safety net to help them manage life’s unexpected surprises. Elastic is a line of credit product that gives them a smarter way to stretch their paycheck. Customers have zero costs until they draw on their funds, only borrow what they need when they need it, and can pay it back on their terms. Lines of credit range from \$500-\$3,500. Elastic is currently available in 40 states and is originated by Republic Bank & Trust Company, member FDIC.

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 recession guarantee

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 2015, 2016
⁵ J.P. Morgan Chase & Co., Paychecks, Paydays and the Online Platform Economy, 2016