All-in-One Money, Credit, Identity & Privacy

Many Reasons Why We Are Unique!	ScoreMaster®
All-in-One Money Management	✓
Instant Bank Statements	✓
Credit Score Boost Simulator	✓
Spending Simulator	✓
Instant Credit & Money Disputes	✓
Bill Payment Alerts	✓
3-Bureau Report & Scores	✓
Credit Monitoring	✓
Interactive Online Privacy Monitoring Tool	✓
\$1MM Fraud Insurance	✓
Fraud Counseling	✓



Employees' peace of mind with \$1MM Family Fraud Insurance



Employees can save **\$10K** in car loan interest¹



Employees can save **\$100K** in home loan interest¹

¹Results may vary and are not guaranteed.

ScoreMaster® EMPLOYEE FINANCIAL WELLNESS

ScoreMaster

Your Credit Score
As of 06/18/2021
ScoreTracker
Your starting score was 639.

View Now

ScoreBuilder® +90

Taking action directly with the source can increase your score +90 pts.

Take Action Now

ScoreBoost +78

Payments can increase your score +78 pts.
Spending or credit card theft can decrease your score -90 pts.

Plan updated 01/25/2022

View or Change Plan

Your Future Score*

807

Let's Connect

Smart Credit Report®





Phone: 714-587-4176

Email: rfleming@consumerdirect.com



3B Report

Happy Employees for Life!

74%Say these programs reduce financial stress¹

What was a nice-to-have benefit is now a must-have benefit for your workforce.

Employees are stressed with living expenses, debt, and health care costs which are all on the rise.

46%
Spend 2-3 work
hours a week on

financial stress

ScoreMaster® helps you meet this demand to:

- √ Boost Morale
- ✓ Improve Productivity
- ✓ Reduce Absenteeism
- ✓ Raise Engagement
- **✓ Increase Retention**
- ✓ Attract New Talent

66%Say these programs strengthen company loyalty¹

Financial Wellness Benefits

are increasingly important to employees, job seekers, and your bottom line. In fact, research shows employees may be more financially stressed than ever before. **87%**Of employees want financial wellness programs²

According to SHRM, **80%** of employers report that financial stress is lowering their employees' performance level, and it's costing them nearly **half a trillion dollars annually.**

34%
Increase in truancy
& tardiness due to
financial stress



Learn More About ScoreMaster®

Scan to watch a video on how we make your employees happier.



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'John Hancock Survey: https://retirement.johnhancock.com/us/en/financial-stress-survey#the-cost-of-financial-stress. ²PwC: https://www.pwc.com/us/en/services/consulting/workforce-of-the-future/library/employee-financial-wellness-survey.html. ³PwC: PwC, "Special Report: Financial stress and the bottom line," September 2017. ⁴IFEBP: https://www.ifebp.org/pdf/financial-education-2016-survey-results.pdf.