

Smarter Alternative credit products for employees:

83% of HR professionals say that personal financial problems have an impact on employee work performance?*

elastic at a glance

- a line of credit benefit for eESI employees provided by elastic
- balances repaid automatically through ACH of employee account
- no financial cost or administrative responsibilities from employers
- avoid overdraft fees and higher cost emergency credit products¹
- applicant will need a minimum of 4 pay periods through eESI to be eligible
- credit score not a factor; based on bank's application affordability factors
- all account inquiries directly provided by elastic electronically or mailed

How it Works

Request an Advance

- (1) employees login to their [eESI Employee Portal \(www.eESIpeo.com > Click eLOGIN\)](http://www.eESIpeo.com);
- (2) click Helpful Links under the Documents and Resources menu section;
- (3) click the **elastic** logo.

Review and Approval Decision in Seconds

- (1) click the [blue Apply Now](#) button;
- (2) complete the application - using enrollment code: [OFFER123](#);
- (3) automatically approved in seconds¹.

Automatic Repayment

- (1) automatic ACH repayments;
- (2) advances are paid in 5 or fewer pay periods

Advancement Cost

- (1) a 5% cash advance fee at the time the employee borrows money;
- (2) plus a fixed minimum charge per balances beyond 1 pay period²;
- (3) no late fees or penalties