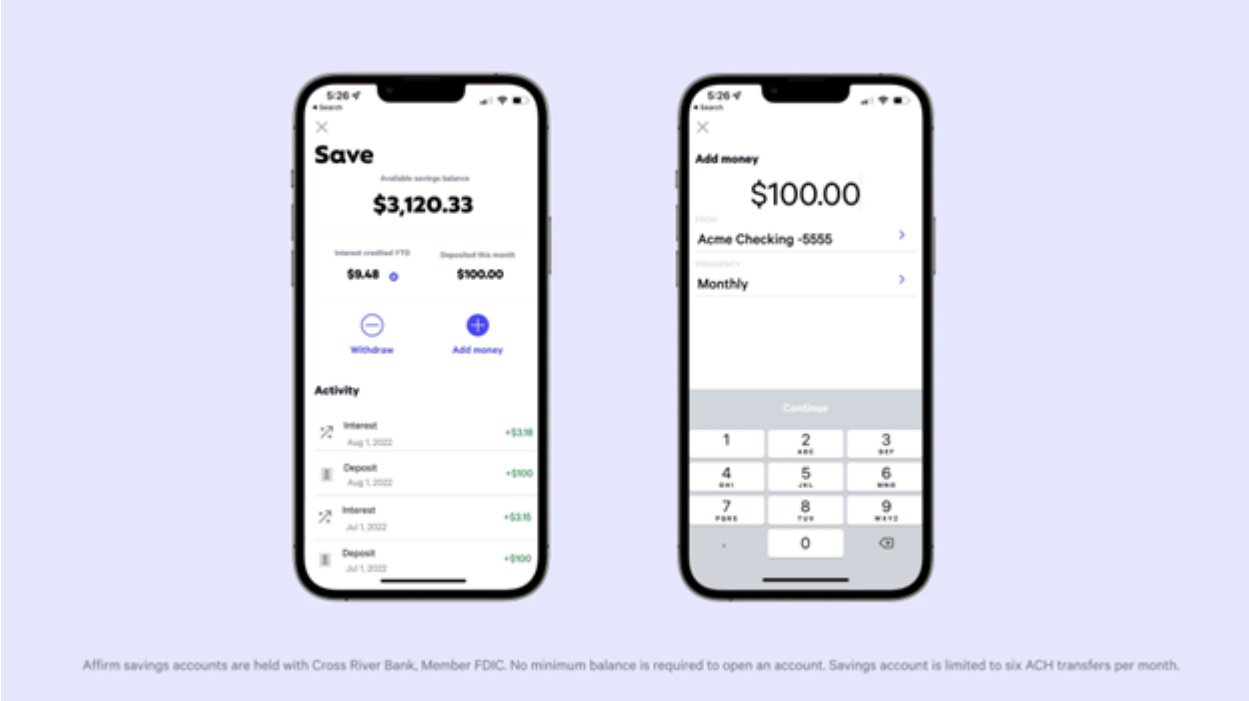
Affirm Savings: the simple and smart way to save

September 1, 2022



When consumers think of Affirm, they largely think of us only as a pay-over-time solution that provides the flexibility to choose bi-weekly or monthly payment options. What consumers might *not* know is that Affirm also offers consumers a way to keep their savings safe and secure while their money earns more money.

Enter: Affirm Savings.

With a recent survey from Affirm revealing that only half of Americans feel in control of their finances right now, Affirm Savings provides a simple and free way for consumers to be in the driver's seat as they pursue their savings goals. See details below.

Here's why putting your money in Affirm Savings is a smart move:

- Simplicity: Affirm Savings was created to make savings easy, from opening your account to transferring money, and everything in between. Affirm Savings is available online or in the Affirm app.
- Competitive APY: Our high-yield savings account has one of the best rates around.
- No Minimums or Fees: Get started with as little as one penny, and watch your money grow. Plus, true to Affirm's long-standing commitment to not charge fees, you'll never be charged a penny in hidden or overdraft fees. We believe you should keep your money.
- FDIC Insured: Affirm Savings accounts are held by, and are FDIC insured through, our partner bank Cross River Bank, Member FDIC.

Launched in 2020, Affirm Savings serves Affirm's overall mission to provide honest financial products that improve lives. In addition to Affirm Savings, we also offer several solutions to empower consumers to pay-over-time, whether at merchant checkout, through the one-time use Affirm Virtual Card or online with our Browser Extension. Plus, our Debit+ product enables consumers to pay over time within the Debit+ app when eligible or pay upfront like a traditional debit card.

To sign up for an Affirm Savings account, visit affirm.com/savings or download from the App Store or Google Play Store today.

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This Annual Percentage Yield (APY) is effective as of 1/6/2023 and may change at any time before or after account opening. See how our APY compares to theNational Deposit Rates. Affirm Savings accounts are held with Cross River Bank, Member FDIC. No minimum balance is required to open an account or receive the advertised APY.

Payment options through Affirm are subject to eligibility, and are provided by these lending partners:affirm.com/lenders. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to California Finance Lender license 60DBO-111681.