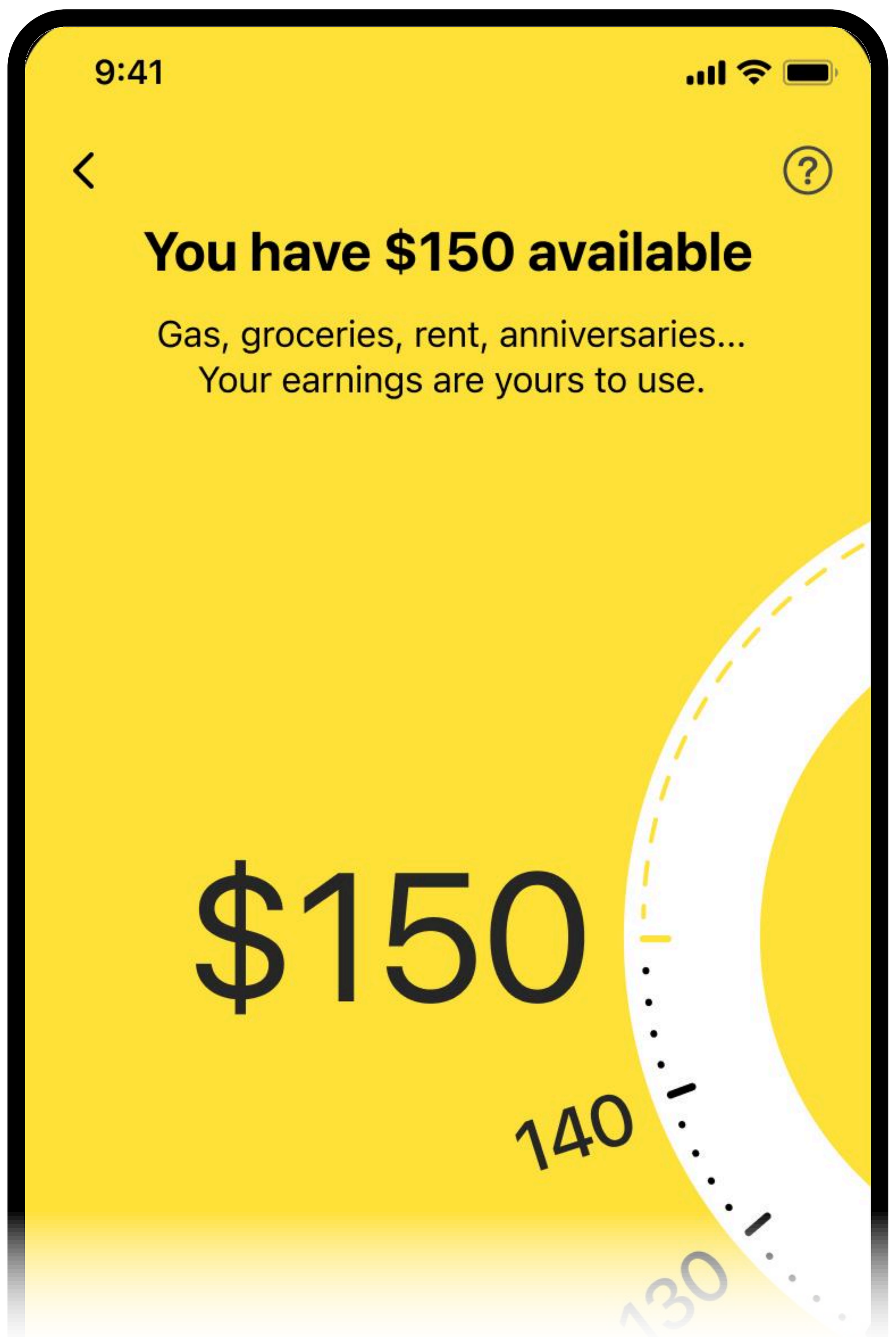
earnin + TAG Benefits WELLNESS

Because life doesn’t wait for payday

With **Cash Out**, you can get up to **$150/day, with a max of $750 per pay period** – all with no interest and no credit check.[1]



HOW IT WORKS

1. Download the **EarnIn** app, link your bank, and select **The Aspen Group** as your employer
2. **Cash Out** the money you’ve already worked for, right when you need it
3. Your earnings are automatically repaid when your paycheck hits

Team Members enjoy discounted Lightning Speed transfers – starting at just $3.49.[2]

OTHER FEATURES YOU’LL LOVE:

Tip Yourself

Get a no-cost, FDIC-insured account that automatically (or manually) saves part of every paycheck.[3]

Balance Shield

Help avoid the surprise of low bank balances with custom alerts and automatic transfers of $100 from from your own pay[4]

Credit Monitoring

Receive free, instant access to your credit score and enjoy weekly credit updates

Download EarnIn and get paid today

Download on the App Store

GET IT ON Google Play

EarnIn is a financial technology company not a bank. Banking Services are provided by Evolve Bank & Trust, Member FDIC. The FDIC provides deposit insurance to protect your money in the event of a bank failure. More details about deposit insurance at https://www.fdic.gov/resources/deposit-insurance.
[1]A pay period is the time between your paychecks, such as weekly, biweekly, or monthly. EarnIn determines your daily and pay period limits (“Daily Max” and “Pay Period Max”) based on your income and financial risk factors as outlined in the Cash Out Maxes section of our Cash Out User Agreement. EarnIn reserves the right to adjust the Daily Max and Pay Period Max at its discretion. Your actual Daily Max will be displayed in your EarnIn account before each Cash Out. EarnIn does not charge interest on Cash Outs or mandatory fees for standard transfers, which usually take 1–2 business days. For faster transfers, you can choose the Lightning Speed option and pay a fee to receive funds within 30 minutes. Lightning Speed is not available in all states. Restrictions and terms apply; see the Lightning Speed Fee Table and Cash Out User Agreement for details and eligibility requirements. Tips are optional and do not affect the quality or availability of services. [2]Lightning Speed is an optional service that allows you to expedite the transfer of funds for a fee. Depending on the product, the fee may be charged by EarnIn or its banking partner. Lightning Speed is not available in all states. Restrictions and terms apply. See the Lightning Speed Fee Table for details. [3]Tip Yourself Account funds and Tip Jars are held with Evolve Bank & Trust, member FDIC and FDIC insured up to $250,000. Tip Yourself is a 0% Annual Percentage Yield and $0 monthly fee service deposit account. For more information/details visit Evolve Bank & Trust Customer Account Terms. The FDIC provides deposit insurance to protect your money in the event of a bank failure. More details about deposit insurance here. [4]Balance Shield provides free alerts when your bank account balance drops below the threshold you set in your EarnIn account. You can also enable automatic transfers ($100/day –subject to your available earnings– with a limit of $750/pay period), if your bank account balance falls below your set threshold. If your available earnings are insufficient to transfer the $100, the transfer will not be completed.You choose the speed of these automatic transfers. Standard speed is available at no cost and the transfer typically takes 1–2 business days. Lightning Speed is available for a fee [see Lightning Speed Fee Table] and the transfer typically takes less than 30 minutes. You will also have the option to set a tip for automatic transfers. Tips are optional and can be $0; however, if you choose to set a tip, it will be applied to each automatic transfer. Whether you tip, how much, and how often you tip does not impact the quality and availability of services. You can cancel the alerts and/or transfers at any time in your EarnIn account settings. See the Cash Out User Agreement for more details. While Balance Shield can help you avoid overdrafts, it does not guarantee protection from third-party fees, and its effectiveness depends on your usage and bank activity.