

2025

Community Impact Report



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About Snap Finance

Snap Finance is a rapidly growing digital finance company. We help more people get what they need with lease-to-own financing, loan solutions, and credit cards that are changing consumer retail finance.

We are on a mission to unlock financial flexibility for a better life. Founded in 2012, Snap has delivered convenient pay-over-time options to more than 7 million consumers and helped retailers close more than \$10 billion in sales.

We know that not everyone qualifies for traditional financing. That's why Snap Finance harnesses the power of data to empower more consumers, including those with less-than-perfect credit, to get what they need now and help retailers grow their businesses. Our technology brings together machine learning, nontraditional risk variables, and years of data to create a proprietary decisioning platform.

Our vision is a world where everyone has the means to thrive.

Our Values

Our culture is rooted in four core values



Invite the ideas

Ideas are the lifeboat of the innovation we provide our customers. Big and small, we welcome input from anyone and challenge ideas to make them stronger.



Get stuff done

We strive to get stuff done every day. We act with thoughtful urgency to continually improve the products we introduce into the fintech ecosystem. No excuses. No complacency.



Act with integrity

We're empathetic and fair in all that we do for our customers and for each other. We prove our words by our actions and carefully earn our good reputation, day in, day out.



Win as one team

Only as a team can we overcome the toughest of challenges. We collaborate, learn, and celebrate together, knowing we are bettering the lives of others.



About this report

Snap Finance believes in doing well by doing good. This year's Community Impact Report reflects our ongoing commitment to making a positive difference in the communities we serve.

We take a holistic approach to corporate citizenship through giving initiatives, volunteer efforts, and supporting our team members' passion for change. In this report, we showcase the many ways we are driving meaningful impact and fostering a better future.

Snap Finance's community impact reporting cycle runs from January 1 to December 31 annually. Each spring, we share a report detailing our efforts and achievements from the previous year.

As we continue to grow, so does our dedication to creating lasting, positive change. Welcome to Snap Finance.

A message from Ted Saunders



At Snap Finance, our mission to expand access to simple, inclusive financial solutions continues to guide everything we do. We believe financial empowerment should open doors, not create barriers. That belief extends beyond our products and into how we show up for our communities, our partners, and one another. Through Snap Cares and other community initiatives, we are committed to creating meaningful, lasting change in the places where we live and work.

Over the past year, I have seen firsthand the depth of care, creativity, and purpose our teams bring to this work. Giving back is not a side effort at Snap. It is embedded in our culture and driven by employees who are passionate about making a difference. The progress reflected in this report is a direct result of that collective commitment and the strong foundation built by those who came before us.

As we look ahead, we remain focused on growing our impact responsibly and intentionally. The stories and outcomes highlighted in this Community Impact Report reflect the progress we've made and the values that continue to shape our future. I am proud of what we have accomplished together and excited for what lies ahead.

Thank you to our team members, nonprofit organizations, and merchant and customer communities who make this work possible. Your dedication strengthens our mission and inspires us to keep pushing forward.

A handwritten signature of Ted Saunders in black ink, written in a cursive style.

Ted Saunders

CEO | Snap Finance

2025 results



Snap team members volunteered over 2,600 hours of their time, energy, and talents to Snap Cares initiatives – an incredible level of engagement that underscores our desire to make a difference in our communities.



Snap actively supported 41 nonprofit partners throughout the world. Through strategic partnerships and collaborative efforts, we addressed a wide range of social, environmental, and economic challenges and helped improve the lives of disadvantaged people and communities.



The Snap Finance Foundation awarded **21 charitable grants** to support organizations and initiatives that align with our mission of empowering people and communities.



Snap provided more than \$3.1 million in donated goods and over \$272,000 in charitable grants and monetary donations to organizations across the U.S., Costa Rica, and the U.K. to support causes that are creating global outcomes.





01

Showing
up for our
communities

The promise of Snap Cares

We remain committed to ensuring that as Snap grows, we continue to act with integrity, value our people, and strengthen the communities where we live and work.



Our mission

We empower people and communities to thrive through our support of initiatives that address three focus areas.

Our focus areas

- ✓ **Financial access and empowerment:** We support solutions that expand access to financial tools, education, and resources for underserved communities.
- ✓ **Career readiness and economic mobility:** We invest in education, training, and career pathways that encourage people to achieve financial flexibility and freedom.
- ✓ **Healthy and resilient communities:** We focus on initiatives that enhance the physical and social infrastructure of underserved communities, improving quality of life and enabling financial stability.

Our values in action | 2025 impact

Snap Finance plays an important role in the communities where we live, work, and do business. We embody the Snap Cares spirit by volunteering our time, making financial and in-kind contributions, and collaborating with nonprofit organizations.



\$3.1M+

In donated goods

\$272K

In charitable giving and community grants

2,663

Volunteer hours

24

Snap Cares events

42

Nonprofit partners served

3

Countries benefited from our work

21

Grants awarded by the Snap Finance Foundation

Doing well by doing good

Through Snap Cares, we partner with nonprofit organizations by investing our time and resources to expand access to economic opportunities, financial education, and to build stronger, more resilient communities. Since launching in 2021, Snap Cares has provided more than \$10 million in donated goods and funds to support positive, long-term outcomes for individuals and families.

Snap Cares focuses on:

- ✓ Employee volunteerism
- ✓ Charitable contributions
- ✓ Nonprofit collaborations
- ✓ In-kind donations

We strive to create a strong culture of service and belonging where everyone is inspired to be their best.

Through Snap Cares, employees are encouraged to give back through paid volunteer time and hands-on service, supporting people in the places where we live and work. We also strengthen internal belonging through employee resource groups, which provide space for connection, learning, and inclusive conversations across the organization.

Achievement through action





Volunteer spotlight

Supporting financial access and empowerment

Building learning tools with TECHO

Snap Finance team members in Costa Rica partnered with TECHO for a hands-on volunteer project to support financial education in local communities. Together, the team prepared and assembled over 100 “piggy banks” to be used as interactive learning tools at future TECHO community events, helping participants build foundational money management skills in an engaging, accessible way.

TECHO works with communities across Latin America to overcome poverty by promoting social development, housing solutions, and financial inclusion. Through partnerships like this, TECHO empowers individuals and families with the tools and knowledge needed to create more stable and sustainable futures. Our Costa Rica team was proud to support that mission through service and collaboration.

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I truly love giving back, and I appreciate that Snap actively supports opportunities to do so. Experiences like building piggy banks for TECHO are especially meaningful because they allow us to make a positive impact while also connecting with one another. Volunteering creates opportunities to network, learn more about other teams and the work they do, and share memorable moments we can look back on and laugh about later.

Martha Torres, Project Management Team



Promoting career readiness and economic mobility

Hands-on and skills-based volunteering with International Rescue Committee

Snap Finance's Social Media Manager, Roman Anisimov, participated in a skills-based volunteering opportunity with our nonprofit partner, the International Rescue Committee (IRC), supporting its SPICE Kitchen Incubator Program. He led a workshop for aspiring food service entrepreneurs, sharing practical strategies for building a strong digital presence, engaging target audiences, and using social media to grow their brands.



Later in 2025, Snap Finance team members in Salt Lake City supported IRC's New Roots Garden through a hands-on volunteering opportunity. Volunteers prepared garden beds for winter, helping program participants continue growing and selling food from their home countries to build community and generate income.

Through the SPICE Kitchen Incubator and New Roots Programs, IRC helps low- and moderate-income refugees and other new Americans build financial stability and create pathways to upward mobility through food business ownership.



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Being able to support entrepreneurs in the Salt Lake community through IRC's Spice Kitchen Workshop was incredibly rewarding. It gave me the chance to share my social media experience and help others get their businesses off the ground. I'm grateful to Snap for creating opportunities to give back and support our communities—it really embodies the Snap Cares spirit.

Roman Anisimov, Marketing Team



Building healthy and resilient communities

Fighting food waste with Wasteless Solutions

Snap Finance team members in Salt Lake City partnered with Wasteless Solutions to help prevent food waste while also supporting food access in the local community. Team members worked together to package meals made from surplus food to help ensure nutritious meals reach individuals and families who need them most.

Wasteless Solutions is dedicated to reducing food waste by rescuing excess food and redirecting it to individuals and community partners. Through this hands-on volunteer effort, our team helped advance a more sustainable food system while supporting neighbors across the Salt Lake City area.

Supporting community health with Fundación Bandera Blanca

Snap Finance team members in Costa Rica came together to assemble over 100 personal hygiene kits that were donated to Fundación Bandera Blanca for community distribution. The kits helped provide individuals and families with essential hygiene supplies, supporting health, dignity, and daily well-being.

Fundación Bandera Blanca supports communities across Costa Rica by delivering critical resources to populations experiencing vulnerability. Through this volunteer effort, our Costa Rica team contributed to the organization's mission and helped make a meaningful local impact.



Working with Fundación Bandera Blanca stood out to me because they create a safe space for kids to learn, feel seen, and simply be kids. Seeing how that environment builds their confidence and sense of belonging made the experience deeply meaningful. I volunteer with Snap Cares because I value being part of a company that genuinely shows up for its communities. I love giving back alongside my team, knowing that small, consistent actions can create real change.

Rebecca Ross, Compliance Team



02

Supporting
our nonprofit
partners

Significant projects | 2025

Record-breaking impact

During Snap's 2025 Sales Kickoff and Hub events, more than 600 team members from across the U.S., Costa Rica, and the U.K. gathered in Salt Lake City for the largest Snap Cares volunteer initiative to date. In a single afternoon, our team demonstrated the power of coordinated action to deliver a large-scale impact in partnership with three nonprofit organizations:

- ✓ With **Volunteers of America, Utah**, team members assembled more than 750 backpacks filled with essential supplies for youth experiencing homelessness, helping stock critical inventory for nearly ten months.
- ✓ In partnership with **Hope Alliance**, volunteers sorted more than 10,000 donated eyeglasses that will be distributed in the U.S. and globally to provide sustainable support to under-served communities.
- ✓ Alongside **Operation Gratitude**, over 300 team members assembled three pallets of teddy bears for children of deployed service members and wove paracord bracelets for active-duty military and veterans.



Annual grants through the Snap Finance Foundation

As part of our community grant program in 2025, the Snap Finance Foundation awarded grants to 21 nonprofits totaling more than \$150,000. Each grant recipient does exceptional work in the U.S., U.K., or Costa Rica – three countries with Snap Finance offices.

The Snap Finance Foundation community grant program reflects our vision for a world where everyone has the means to thrive. Grants were awarded to nonprofits that focus on at least one of Snap's giving pillars:

- ✓ **Financial access and empowerment**
- ✓ **Career readiness and economic mobility**
- ✓ **Healthy and resilient communities**



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Throughout 2025, Snap Cares continued to deepen our impact by turning our shared values into meaningful action. What makes this program powerful is not just what we give, but how our team shows up for one another and for our communities. From volunteer service and charitable grants to nonprofit partnerships and in-kind support, our team members brought energy, heart, and purpose to every initiative. Together, we are building a culture where giving back is part of who we are and where our collective efforts create lasting opportunity.

Kendall Banks
Snap Cares Leader, Snap Finance

Nonprofit partner spotlights | 2025

Community Development Corporation of Utah (CDCU)

Snap Finance's grant to the Community Development Corporation of Utah supported underserved communities in achieving greater housing and financial stability through its Community Navigation Program. Through this program, CDCU provides personalized guidance, connects Salt Lake County tenants to trusted partner resources, and develops individualized action plans to help families secure or maintain stable housing.

Project outcomes:

- ✓ 118 households enrolled as CDCU clients, and staff are actively supporting more than 500 prospective clients who remain engaged in the navigation
- ✓ 114 individuals attended CDCU group education classes on budgeting, credit, or homebuying
- ✓ 321 new households began sessions with CDCU's HUD-certified housing counselors
- ✓ 51 households received rental assistance





Granite Education Foundation

In 2025, Snap Finance partnered with Granite Education Foundation through multiple channels of support. In addition to a \$10,000 grant, team members came together for the annual backpack build, assembling and donating more than 500 backpacks. These efforts helped Granite Education Foundation support thousands of Utah students, ensuring they have the tools and resources needed to succeed in the classroom.

Project outcomes:

- ✓ 88,000 snack kits distributed by Granite Education Foundation to support students throughout the school day
- ✓ 65,000+ weekend food kits provided to help address food insecurity beyond the classroom
- ✓ 16,000+ backpacks distributed to ensure students had supplies needed for academic success
- ✓ 10,000 clothing items provided to students in need
- ✓ 2,600 UTA FarePay cards distributed to help students access reliable transportation
- ✓ 4,000+ hygiene kits provided to support student health and well-being

Utah Food Bank's Mobile Food Pantry

During the 2024-2025 school year, Snap Finance continued our partnership with the Utah Food Bank to support its Mobile School Pantry program by sponsoring Jackling Elementary School in West Valley. Funds supported food purchases, staffing, warehousing, and transportation.

As food insecurity increasingly impacts many of our customers, this program helps ensure working families have reliable access to nutritious food throughout the year. In addition to grant funding, Snap team members volunteered onsite to package and distribute meals to families in need.



Project outcomes:

- ✓ 247,992 children and their families served
- ✓ 1,293,202 pounds of food provided
- ✓ 652 distributions completed

Project outcomes at Jackling Elementary School:

- ✓ 10,054 pounds of food delivered
- ✓ 2,055 individuals served
- ✓ 5 distribution dates

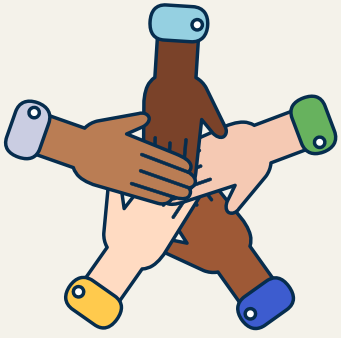


First Step House

In 2025, Snap Finance partnered with First Step House to support Valor House, whose mission is to help Veterans transition from homelessness to stability. With Snap's support, Veterans received housing, therapy, medical care, employment services, and life-skills support. The grant helped strengthen and expand this vital work and ensure that veterans were able to transition to stable income and housing.

Project outcomes:

- ✓ 115 veterans served at Valor House
- ✓ 84% of veterans exited Valor House to permanent housing, surpassing the 75% goal
- ✓ 79% of veterans exited Valor House with employment, surpassing the 65% goal



Thank you

As we reflect on the past year, we extend our heartfelt thanks to our partners and stakeholders whose dedication and support continue to drive meaningful change. Together, we've made measurable progress toward building stronger communities and creating opportunities for those who need them most.

At Snap, we remain committed to acting with integrity, valuing our people, and investing in the communities where we live and work. It is our belief that by giving back, we empower people and communities to thrive. This report captures the impact of that shared commitment – and we're proud to continue this important work together in the year ahead.

For more information, [visit **snapfinance.com**](https://www.snapfinance.com).

Snap Finance, its affiliates, and partners offer consumers a range of solutions, which may include lease-to-own financing, installment loans, retail installment contracts, and credit cards. Product availability may vary. For detailed information, visit [snapfinance.com/legal/products](https://www.snapfinance.com/legal/products)

