



Telhio's Workplace Banking Program benefits businesses and their employees



PERSONAL FINANCES IMPACTING EMPLOYEES

The economy and personal finances have a tremendous impact on employees.

- 7 in 10 workers are worried a great deal about the economy.
- 8 in 10 workers say the economy isn't just affecting their financial well-being, it's affecting their mental health.
- Three areas of financial concern include:
 1. having enough for retirement
 2. no credit card debt
 3. emergency savings

The stress of personal finances is impacting work. When left unaddressed, financial stress lowers productivity and can cause workers to delay retirement, which can lead to higher compensation, benefit, and talent acquisition costs for employers.

Helping employees manage their finances and providing resources directly benefits employers.

- 78% of workers say it's important for employers to offer financial wellness resources.
- 82% say access to resources help reduce financial stress.
- 78% would be more likely to stay with an employer who offers them.
- 77% would recommend their employer to others.
- 70% say access to these resources increases productivity.

Source: John Hancock 2021 Financial Stress Survey, <https://retirement.johnhancock.com/us/en/financial-stress-survey>

BENEFITS FOR YOUR EMPLOYEES

As a business owner or leader, you understand that employee retention keeps costs low. Adding services to your employee benefits package is a great tool for keeping employees engaged. Telhio's Workplace Banking Program offers free benefits to your employees. We'll provide tailored programs that serve the needs of your staff.

Services include:

- Financial education programs
- Lunch & Learn opportunities
- Tailored promotional offers on loans and services
- Dedicated assistance from nearby branches
- On-site assistance for large employer groups
- Health Savings Accounts for your insurance plans

FINANCIAL EDUCATION PROGRAMS

When you become a Workplace Banking Partner, Telhio can help you by providing education services based on the needs of your employees.

Topics include:

- Considering Home Ownership & Mortgage Education
- Understanding Credit Reports & Scores
- Banking Basics & Budgeting
- Retirement
- Identity Theft