



Self Affiliate Marketing Toolkit (Expires 12/31/2023)

The following is Self brand-approved copy for marketing the Credit Builder Account, and secured Self Visa® Credit Card products.

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1. General Descriptions (Self Brand/ Credit Builder Account)

*Notations in all copy sections correspond to disclosures needed in the Disclosure Text table (Section 6)

General Headlines

Build credit. Build savings.
Build credit. Build savings. Build dreams.
Build credit for your future.
Join more than 1 million builders.
The Self Credit Builder Account⁸

More Headlines

There's more than 1 way to build credit.
Join more than 1 million credit builders.
Build credit for your future, with Self.
Build credit and savings at the same time, with Self.

General Subheadlines

Building credit like you've never seen before.
Start for as little as \$25/month.¹
What could better credit do for you?



Join more than 1 million building credit and savings.
Get the tools you need to build the future of your dreams.
Get started with a Credit Builder Account.⁸

General Descriptions

Self's Credit Builder Account⁸ is a simple way to build credit and savings at the same time. There's no hard pull required.

The Self Credit Builder Account⁸ is the future of personal finance, specially designed to build credit and savings at the same time.

Building credit can be hard, but the Self Credit Builder Account⁸ innovates the process. You pick a plan that works for you and make monthly payments for 24 months¹. And at the end of your plan, you unlock the savings you built, minus interest and fees.

Building credit can be hard. Self's Credit Builder Account⁸ was designed for people with low or even no credit score. There's no hard pull to get started.

Self has a path to better credit, and it's called the Credit Builder Account⁸. There are over a million customers building credit and savings with on-time monthly payments. Join them today, no hard pull required.

General Value Prop & Feature Bullets

- Join more than 1 million Builders
- Establish credit with 3 major bureaus
- Build credit and savings at the same time.
- Pick a plan that fits your budget.
- At the end of your plan, unlock the savings you built — minus interest and fees.

More bullet points

- Create payment history with 3 major credit bureaus
- Join over 1 million builders.
- Your money stays secured in a bank held CD⁸.
- Track your credit score along the way.
- Automate payments to stay on track.
- Impact the #1 factor for building credit — payment history¹²
- Unlock the savings you built at the end of your plan — minus interest and fees.
- Stay on track with credit utilization monitoring, autopay, account reminders, an app, and dedicated customer support.



2. Average Score Increase Copy

Score Increase Copy - When using copy related to the average score increase, Self requires the short disclosure to be as close as possible to the claim (never below the fold) as possible. The longer disclosure must also be included but can be linked in a footer at the bottom.

Asset Headline Copy:

Take your credit score to a new level.
Your credit score could be more.
Build your credit fair and square.

Caption - 49 Point Increase:

On average, Self customers who start under 600 and make on-time payments see a 49 point lift in their credit score.^{13/14}

Self customers who start under 600 and make on-time payments lift their credit scores by 49 points, on average.^{13/14}

3. Decline Copy

Need credit? Build your score with Self.
Work on your credit score with Self
The Best Time To Start Building Credit Is Now
The Best Time To Build Credit Is Now
Start Your Credit Building Journey In Minutes

Loan Decline Subheadlines

Building credit can be hard. Self is here to help.
A new way to build credit and savings at the same time.
Join more than 1 million working on their credit.
Over 1 million are building credit with Self. Join them.
Build credit. Build savings. Build dreams.



Loan Decline Bullets

- Your credit score may be preventing you from qualifying for a **[Loan Product / Credit Card]**.
- Self's Credit Builder Account⁸ is a simple way to build credit and savings.
- Self customers who start under 600 and make on-time payments lift their credit scores by 49 points, on average.^{13 A/B}
- Get closer to your goal of a **[Loan Product / Credit Card]** with Self.

Loan Decline Descriptions (See Personal Loan Disclosure¹¹ below)

Is your credit score preventing you from achieving your dreams? The Self Credit Builder Account⁸ can help you build your credit so you can get closer to your goals.

Don't let your credit score be an obstacle to getting the **[Loan Product / Credit Card]** you want. Self can help you start building credit today.

Your credit score can prevent you from qualifying for a **[Loan Product / Credit Card]**. With a Self Credit Builder Account⁸, you can build credit and savings at the same time.

Your credit score can prevent you from qualifying for a **[Loan Product / Credit Card]**. Self helps you build credit by establishing payment history — the #1 factor for building credit.¹² Get closer to your goal of a **[Loan Product / Credit Card]** with Self.

Don't let your credit be an obstacle to the possibility of a **[Loan Product / Credit Card]** offer. Build credit for your future. Try Self!

Build your credit to get the things you want, like a **[Loan Product / Credit Card]**, with Self. No hard pull. No credit history required. Payments reported to all three credit bureaus. Get closer to your goal of a **[Loan Product / Credit Card]** with Self.

4. Mortgage Vertical

General Headlines

Get closer to the life of your dreams with Self.

Build credit. Build savings. Build dreams.

Build credit for your future.

Build Credit While Building Savings



Better Credit Is Possible
Join More Than 1 Million Building Credit
+49 Points^{13B} on Average

General Subheadlines

What could better credit do for you?
All Credit Scores Are Welcome At Self
Bad Credit? Work On It With Self
Get 1 Tool To Build Credit And Savings
Build Credit And Savings With One Tool
Build Credit With Monthly Payments
Improve Your Future Mortgage App With Better Credit
Better Credit Could Help

Descriptions

A credit building plan that also builds savings, the Self Credit Builder Account⁸ could help both sides of your financial situation.

With a Self Credit Builder Account, you can impact FICO's #1 factor for your credit score: payment history.¹²

Self customers who make on-time payments see a 49 point bump in their credit scores, on average.¹³ [Disclosure must be as close to the above claim as possible]

¹³Average outcome for customers who opened a 12 month Credit Builder account in Q1 2021, who made on-time payments, based on Vantage Score 3.0. Other factors, including activity with your other creditors, may impact results.

Mortgage Bullets

[For CBA promotions only] The Self Credit Builder Account could help you build credit and savings as one step toward your big purchase.¹¹

[Use for CBA promotions only] The Self Credit Builder Account helps you build credit and savings as one step towards your dream home.¹¹

Self has the tools you need to build credit.
Impact FICO's #1 factor for credit: payment history¹²
Build credit with all 3 major credit bureaus



Unlock new credit building tools along your journey

5. Secured Credit Card Copy

Self Visa® Credit Card Headlines

The Card For Credit Builders.⁷

Get On A Path To A Credit Card

Unlock A Secured Credit Card With A Credit Builder Account⁸

The Self Visa® Credit Card⁷ With Credit Builder Account⁸

Self Visa® Credit Card Subheadlines

Unlock it with a Self Credit Builder Account⁸.

Another tool for building credit

A credit building tool for your back pocket.

Self Visa® Credit Card Descriptions

The Self Visa® Credit Card⁷ is secured by savings from a Self Credit Builder Account.⁸ There's no hard credit check or hard pull to get a Self Visa® Credit Card⁷. Instead, you need to open a Self Credit Builder Account⁸ and meet the eligibility criteria⁵:

1. Have an active Credit Builder Account in good standing
2. Make 3 monthly payments on-time
3. Have \$100 or more in savings progress
4. Satisfy income requirements

You can unlock the secured Self Visa® Credit Card⁷ by having a Credit Builder Account⁸ in good standing and hitting three goals: build \$100 in savings progress, make 3 on-time payments, and satisfy the income requirements.⁵

Self Visa® Credit Card⁷ Value Prop & Feature Bullets

- Open a path to a secured credit card
- No hard credit pull
- No credit score required
- Establish credit with 3 major bureaus
- Create payment history with 3 major credit bureaus
- Secured by savings you've already built



- Stay on track with credit utilization monitoring, autopay, account reminders, an app, and dedicated customer support
- No additional money upfront⁶
- Micro-pay your way to the deposit⁶

Credit Card Aggregator Website Requirements

The following statements are required for credit card aggregator websites. These can be used in conjunction with any of the other approved SCC or CBA statements.

- Start with a Credit Builder Account⁸ that reports to all 3 credit bureaus. Each on-time monthly payment builds credit history and savings.
- Your savings progress from your Credit Builder Account secures your credit card and sets your limit.
- Have an active Credit Builder Account in good standing, make at least 3 monthly payments, have \$100 or more in savings progress and satisfy income requirements. Then, you'll be eligible for the Self Visa® Credit Card⁷, without a hard credit check.
- The Self Visa® Credit Card⁷ is accepted at millions of locations in the U.S.
- No hard pull on your credit. No credit score required.

6. Disclosures

Disclosures must be clear and conspicuous.

- Text must be in close proximity to the claims to which it relates
- Text must be large enough to read by a reasonable consumer
- Text must be in a shade that stands out against the background (reference documentation for size, font and contrast)
- For video ads, disclosures must remain on the screen for long enough to be read

*Notations in the Disclaimer Text section correspond to disclosures needed for the copy above (Sections 1-4).

Disclosure Guide



Disclaimer Type	Disclaimer Text
Trigger Terms - Only provide trigger term disclosures related to plans marketed in the advertisement. This includes: <ul style="list-style-type: none">• The amount of the downpayment, expressed either as a percentage or as a dollar amount• The amount of any payment expressed either as a percentage or as a dollar amount• The number of payments• The period of repayment (the total time required to repay)• The amount of any finance charge	¹ Sample loans: \$25/mo, 24 mos, \$9 admin fee, 15.92% APR; \$35/mo, 24 mos, \$9 admin fee, 15.97% APR; \$48/mo, 24 mos, \$9 admin fee, 15.72% APR; \$150/mo, 24 mos, \$9 admin fee, 15.88% APR. See self.inc/pricing. <i>Note: If offering a reduced admin fee promotion, please refer to disclosure #3.</i>
Testimonial - No Score, or Score at or below our “Average” Increase (This cannot be above 49 points)	² Review provided by customer to Self Financial, Inc. directly via interview/Boast/Shopper Approved. Individual results will vary. Visit Self.inc for details.
Promotional/reduced admin fee	³ Sample loans: \$25/mo, 24 mos, 15.92% APR; \$35/mo, 24 mos, 15.97% APR; \$48/mo, 24 mos, 15.72% APR; \$150/mo, 24 mos, 15.88% APR. See self.inc/pricing.
An ad that shows or talks about the credit card to new customers without an active CBA:	⁴ The secured Self Visa® Credit Card requires an active Self Credit Builder Account and successfully meeting the eligibility criteria. Card eligibility requirements include having an active Credit Builder Account in good standing, making 3 on time payments and having \$100 or more in savings progress. All requirements are subject to change.
Card Eligibility	⁵ Card eligibility: Active Credit Builder Account in good standing, 3 on time payments, \$100 or more in savings progress and satisfying income requirements. Criteria subject to change.



"No additional money up front"- when speaking to the transition from CBA to SCC	⁶ Your Credit Builder Account savings progress secures your card and sets your limit.
Credit Card Product Mention	⁷ Self Visa® Credit Card issued by Lead Bank, First Century Bank, N.A., or SouthState Bank, N.A., each Member FDIC. See self.inc for details.
CBA Product Mention	⁸ Credit Builder Accounts & Certificates of Deposit made/held by Lead Bank, Sunrise Banks, N.A., SouthState Bank, N.A., First Century Bank, N.A., each Member FDIC. Subject to credit approval.
Referring to where the money is held in the CBA as a generic term like "Bank account"	⁹ Credit Builder Account — proceeds are held in a deposit account until maturity.
Referring to building credit history or representations of score improvements	¹⁰ Results are not guaranteed. Other factors, including activity with your other creditors, may impact results. Failure to make monthly minimum payments by the payment due date each month may result in delinquent payment reporting to credit bureaus which may negatively impact your credit score. This product will not remove negative credit history from your credit report.
General goal based asset that speaks to car ownership, home ownership, small business ownership or other big ticket purchase items including Loan Declines	¹¹ Individual results may vary. The ability to obtain a loan may be dependent on a number of factors related to your credit.
Mention of #1 factor in building credit is payment history	¹² source: FICO® www.myfico.com/credit-education/whats-in-your-credit-score
Disclosure for all email marketing that is sent to recipients in the state of California, must be in 18 point bold font (specified by Cal. Civ. Code 28 (A) (ii))	This is an advertisement. You are not required to make any payment or take any other action in response to this offer.
Score Increase Disclosures	
Disclosures for Clickable Ads + Product/Email Experience As Close As Possible to the	^{13(A)} Average outcome for customers who opened a 12 month Credit Builder account in



<p>Claim (never beneath the fold) - 49 Point Increase</p> <p>Disclosure A is required as close to the claim as possible.</p> <p>Disclosure B is required in the footer/endscreen.</p>	<p>Q1 2021, starting VantageScore 3.0 under 600, who made on-time payments. Other factors, including activity with your other creditors, may impact results.</p> <p>^(B)Average outcome for customers who opened a 12 month Credit Builder account in Q1 2021, starting VantageScore 3.0 under 600, who made on-time payments. Other factors, including activity with your other creditors, may impact results. On-time payments does not mean full program completion and past performance based on this study does not guarantee future results. A credit score increase is not guaranteed.</p>
<p>Disclosures for Non-Clickable Ads + Product Experiences, Landing Pages, Email Footers (also required when above disclosure is used) - 49 Point Increase</p>	<p>¹⁴Average outcome for customers who opened a 12 month Credit Builder account in Q1 2021, starting VantageScore 3.0 under 600, who made on-time payments. Other factors, including activity with your other creditors, may impact results. On-time payments does not mean full program completion and past performance based on this study does not guarantee future results. A credit score increase is not guaranteed.</p>