

LOAN PROGRAM AGREEMENT

This Loan Program Agreement ("*Agreement*") is made as of _____, 2015, by and between _____ D/B/A _____ ("*Employer*") and Kashable LLC ("*Kashable*").

1. Employer agrees to establish a voluntary loan program ("*Program*"), under which eligible employees may (a) borrow funds and/or (b) purchase gift cards (each, a "*Loan*") from Kashable and repay said Loan through voluntary payroll deductions. Upon Kashable's request, Employer agrees to distribute to its employees various Employer approved marketing and informational materials prepared by Kashable about the Program.

2. Prior to Kashable making the Program available to Employer's employees, Employer shall provide Kashable with payroll data, including salary amount for all employees, as well as turnover rate and other reasonably requested data so that Kashable is able to determine whether an employee is eligible for a Loan and, if so, the amount and payment schedule of such Loan. Thereafter, Employer agrees to promptly respond to other data requests reasonably made by Kashable in order to maintain the Program. Kashable agrees to keep all data provided by Employer in strict confidence unless disclosure is reasonably necessary and permitted or required by law.

3. In each case, Kashable reserves the right to grant or deny any request for a Loan, as well as to determine the maximum amount and other terms of each Loan.

4. For each employee approved for a Loan under the Program ("*Participant*"), Kashable agrees to provide Employer with a statement ("*Deduction Statement*") setting forth the terms of the Loan including the date on which Employer should begin payroll deductions, the Loan balance, and the amount to be deducted from each paycheck ("*Payroll Deduction*").

5. Employer shall remit to Kashable each Payroll Deduction pursuant to the express terms of the Deduction Statement, provided Employer first obtains Participant's voluntary written (including electronically executed) agreement to make wage deductions in accordance with the Deduction Statement. Notwithstanding, Employer shall not be liable to Kashable or responsible for making Payroll Deductions for pay periods in which Participant earns insufficient or no pay and/or to the extent such Payroll Deduction is prohibited by law.

6. In the event of an actual or expected termination, resignation, leave of absence, or any other personnel change that alters a Participant's pay and prevents Employer from making deductions in accordance with the Deduction Statement, or in the event of an actual or planned reduction in force affecting 50 or more employees, Employer agrees to notify Kashable within five (5) business days of learning of such actual or expected personnel change or reduction in force.

7. In the event a Participant's employment is terminated for any reason, Employer shall deduct from the Participant's final wages any or all of the amount of the Loan that remains owed and remit such deduction to Kashable, to the extent permitted by applicable law.

8. Each party may terminate this Agreement with sixty (60) days written notice to the other party; provided however, that Employer shall not enter into a similar loan program with any other company for a period of 24 months following such termination. Upon termination, Kashable shall cease offering new Loans, and Employer shall continue to process Payroll Deductions for all Loans made prior to termination date of this Agreement.

9. Any written notice shall be sent to a party's address as stated on the attached application.

10. This Loan Program was introduced to Employer by _____, which is the Producer of Record for this program.

_____ (EMPLOYER)

KASHABLE LLC

BY: _____

BY: _____

Name & Title: _____

Name & Title: _____

Address: _____

Address: 275 Madison Avenue. Suite 2014.

New York, New York 10016