



Team Member Overview and FAQs

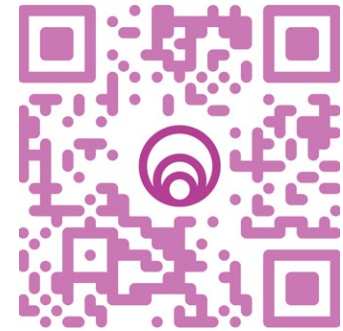
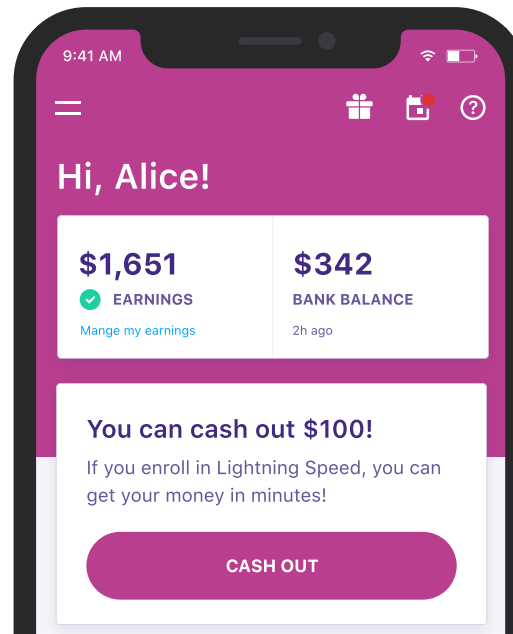


As part of our review of terms and prevalence of the various third-party advance pay services in the marketplace, Walgreens has decided to partner with Earnin to communicate and describe the Earnin offerings to our team members, including early pay access and other services. Walgreens has no financial, administrative or other involvement in these services, which are exclusively between Earnin and each team member, and are no different than the services offered by Earnin to the general public. For additional information, see the FAQs on page 5.



What is Earnin?

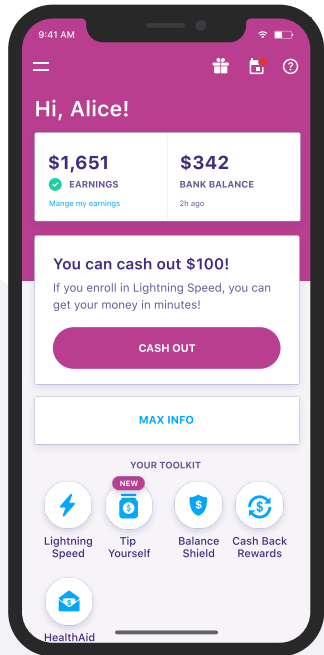
Earnin is a mobile app that allows you to **access your money as you earn it** – without waiting.*



*Cash Out may take up to 30 minutes, actual transfer speed will depend on your bank connection. Restrictions on use of Services and/or third party fees may apply, see [Earnin.com/privacyandterms](https://earnin.com/privacyandterms) for details.

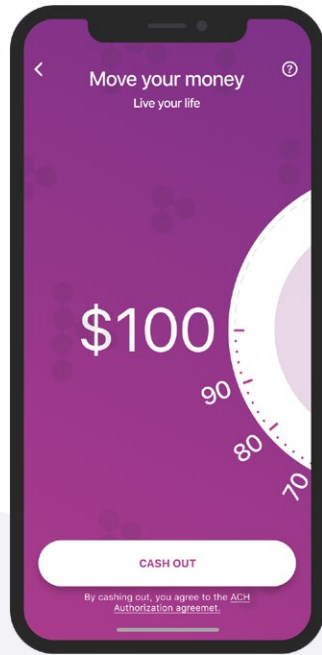
How Earnin Works*

To get up and running, download the app and register for flexible pay and access to funds.



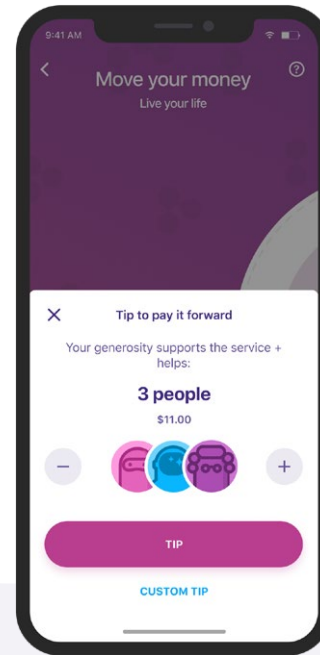
1. Go to work

We use technology to automatically calculate your day's pay



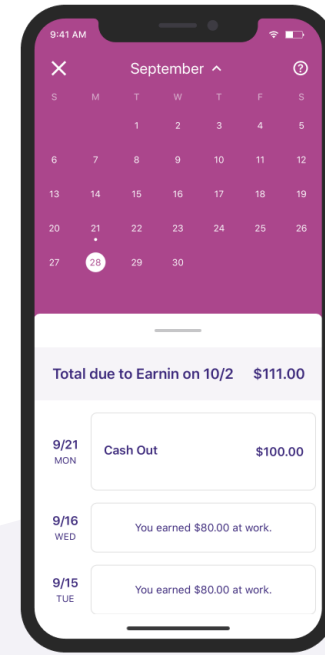
2. Cash out your earnings

Up to \$100 daily max & up to \$500 per pay period.



3. Tip what you think is fair

Earnin doesn't charge mandatory fees.

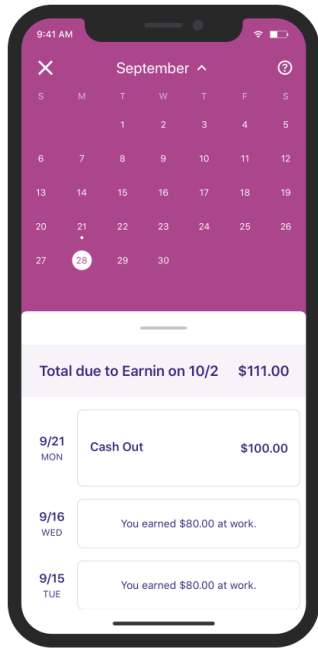


4. Pay back what you cashed out

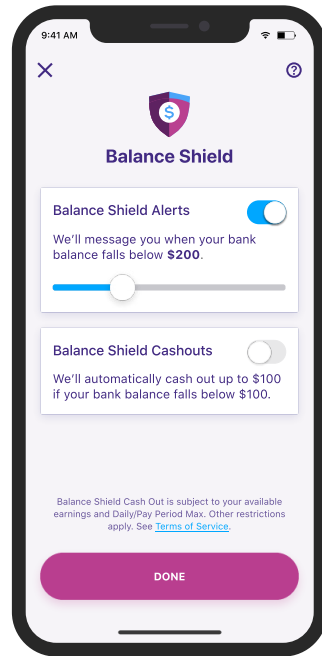
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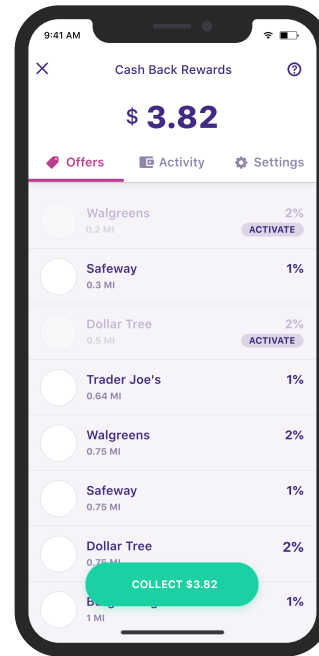
Other Financial Wellness Features



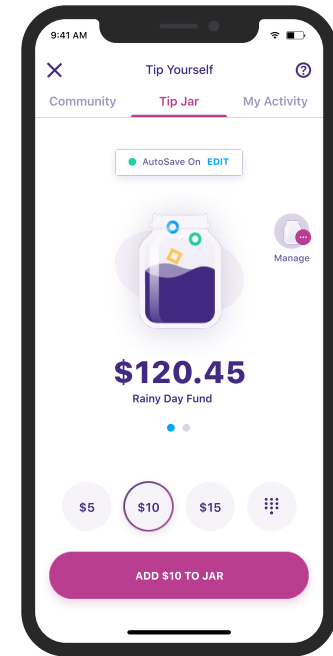
Financial Calendar¹
Plan your bill payments.



Balance Shield²
Get alerted when your account balance is low.



Cash Back Rewards³



Tip Yourself⁴
Reward yourself for saving.

¹Restrictions on use of Services and/or third party fees may apply, see [Earnin.com/privacyandterms](https://earnin.com/privacyandterms) for details. ²Balance Shield cash out is subject to your available earnings and daily pay period max. Other restrictions and/or third party fees may apply. For more information visit [Earnin.com/privacyandterms](https://earnin.com/privacyandterms). ³By using Cash Back Rewards (powered by Empyr) you allow participating merchants and/or card networks details of your transactions. ⁴Tip Yourself Account funds are held with Evolve Bank & Trust, Member FDIC and FDIC insured up to \$250,000. Tip Yourself is a 0% APY and \$0 monthly fee service. Your Tip Yourself Account and any Tip Jars are not Savings Accounts. Other restrictions and/or third party fees may apply, see [Earnin.com/privacyandterms](https://earnin.com/privacyandterms) for details.

FAQs

What is Walgreens Involvement in this Earnin Offering?

As part of our review of terms and prevalence of the various third-party advance pay services in the marketplace, Walgreens has decided to partner with Earnin to communicate and describe the Earnin offerings to our team members, including early pay access and other services. Walgreens has no financial, administrative or other involvement in these services, which are exclusively between Earnin and each team member, and are no different than the services offered by Earnin to the general public. Walgreens is not providing any team member data to Earnin and assumes no responsibility or liability with respect to the Earnin services. The decision of whether to utilize the services of Earnin (and/or any other early pay access provider) is strictly yours.

Who can use Earnin?

Any team member paid by direct deposit into a checking account.

How much does it cost?

There are no mandatory fees. Earnin's service is run on voluntary tips. For some services offered, third party fees may be applicable.

Do I need a bank account?

Yes, Earnin directly deposits earnings straight into your bank account. If you don't have one, our support team can suggest one that works well with our service.

How does Earnin know how much I earn?

Earnin uses a feature called, Automagic Earnings. Automagic Earnings automatically adds your earnings to your account based on your work address. This replaces the need for a timesheet. For Automagic Earnings to work, you need your phone's GPS (global positioning system) to be enabled at all times and link your bank account to the Earnin app. Once your GPS is enabled and your bank account is linked, your earnings are then calculated by your previous direct deposits and the amount of time you have spent at work using the GPS through your phone. By linking your bank account, this allows us to deposit money directly to your account, verify your employment through your direct deposit history, confirm your payday, and calculate your earnings.

What if I have an issue with the app?

Employees can contact our live chat support 24/7 365 days a year.

Is this a loan?

No. Earnin gives you access to the pay you have already earned.

What if I can't pay back the money I cashed out?

If, for some reason, you are unable to pay back your cash out on the date it is due, contact our Customer Support team at least two banking days prior to when you are due to pay back. Our Community Advocates will be more than happy to assist you.

For additional questions, please visit our Help Center at help.earnin.com.

Hear what others have to say about Earnin

Over 300K positive reviews across the App Store and Google Play Store

87%

Are more motivated at work knowing they can get paid before payday

65%


Say Earnin has helped pay bills on time

Survey conducted in February 2020 with 889 participants.

★★★★★

This app is a Godsend.

It has really changed our lives. Just knowing there's money available to me when I need it the most is of great comfort and gives me peace of mind.

 MWithersppon, November 14, 2020
Google Play User

★★★★★

Love using this app!

This app has gotten me through so many hard times. I am a single mom so I am really thankful for Earnin!

 Eillssaaa, March 25, 2021
App Store User

★★★★★

Really awesome app!

The customer service is always fast and friendly. Recommended for anyone needed that little extra until payday!

 GPartridge, December 29, 2019
Google Play User

★★★★★

The only money app I truly trust

This app has helped me out A LOT these past couple of years. Whether I was behind for rent or just needed a little extra... I would recommend it to anyone who sometimes needs cash assistance!

 Monaett, November 21, 2020
App Store User





Get started today!

Our Customer Support team is available 24/7, 365 days a year.

If you have already downloaded the Earnin app, use our live chat feature located on the top right corner of the app.

We're also available through:   

For more information, visit [Earnin.com/walgreens](https://earnin.com/walgreens)

