



Enhance My Benefits
Benefits Made Simple.

A SIMPLE BENEFIT. REAL IMPACT. EVERY DAY.

Express Wages gives employees access to the wages they've already earned—so they can handle life, not just survive it.



NO COST TO EMPLOYER.
A benefit with positive results.



STRENGTHEN YOUR TEAM.

A valued benefit that improves morale, loyalty and retention.



WORKS WITH YOUR PAYROLL.

Seamlessly integrates with your current payroll/HR system.



EASY FOR HR.

Minimal lift. We handle the setup, support and ongoing administration.



SAFE. SECURE. COMPLIANT.

Bank-level security and regulatory compliance you can trust.

WHAT EXPRESS WAGES IS NOT

- ✗ It is not a loan.
- ✗ It is not a credit card.
- ✗ It is not a payday advance.



Express Wages is a modern payroll benefit that gives employees access to a portion of the wages they've already earned—while helping employers attract, retain, and support their workforce.

EARNED WAGE ACCESS IS

- ✓ #1 Most Utilized Financial Wellness Benefit
- ✓ #2 Most Requested Financial Benefit (behind only 401(k))
- ✓ 67% of Employers say it has the greatest day-to-day impact on employees
- ✓ 74% of Workers say earlier access to earned wages makes a job more attractive



THE IMPACT FOR YOUR BUSINESS



LOWER TURNOVER

Employees with financial stability are more likely to stay—reducing costly turnover.

It costs about \$4,700 to replace one hourly employee.

Source: SHRM



MORE FOCUS & PRODUCTIVITY

Less financial stress means more focus on the job.

Stressed employees are 5x more distracted and lose 3+ hours a week.

Source: PwC



STRONGER CULTURE

You show employees you care about their well-being—building trust and loyalty.



Audrey
Amada Care Owner



"We have loved it from day one. It has great to see our employees happy and obtain a focus on what matters most without financial concerns."



Derek
Owner



"A Smoothie King we wanted give our team more control over their earnings—so they can make financial decisions that work for them and build stronger money habits."



Steve
Owner



"Knowing that my staff had access to some of their money ahead of payday would do wonders for them. This is a fantastic product."



For the first time, I feel in control of my money—not the other way around. Express Wages made that possible.

Tamara
Retail Associate



**HELP YOUR EMPLOYEES TAKE CONTROL TODAY—
AND BUILD A BETTER TOMORROW.**

GOOD FOR EMPLOYEES. GOOD FOR FAMILIES. GOOD FOR BUSINESS.



MINIMUM
20
EMPLOYEES
REQUIRED

LET'S BRING EXPRESS WAGES
TO YOUR TEAM!

Karen@EnhanceMyBenefits.com

615-430-7515

EnhanceMyBenefits.com