



We provide
credit-building,
affordable loans that
help the
underserved
Hispanic community
build a better future.

Oportun is a mission-driven financial services company that uses advanced data analytics and technology to provide responsible, affordable, credit-building loans to financially underserved Hispanics and others with little or no credit history. The company's centralized data analytics system calculates each loan applicant's ability to repay, approves those loans the company believes can be paid back, and sets loan amounts and terms to fit individual budgets.

Customer account information is also reported to credit bureaus to help customers establish or build credit. The company delivers customer service with bilingual staff across channels and operates more than 180 locations in California, Illinois, Nevada, Texas, and Utah.

OPORTUN'S APPROACH TO LENDING:

Oportun loans range from \$300 "starter" loans to \$6,000¹ for returning customers.

OPORTUN LOANS ARE

RESPONSIBLE:

Our proprietary system – which leverages advanced data analytics and nine years of insights gained from serving customers – determines every loan applicant's ability to repay and approves loans to those it calculates are likely to repay on time. Our underwriting also includes verifying income for all loan applicants.

PAYMENT TERMS ARE

REALISTIC:

We use our data analytics to determine loan amounts and terms that fit individual budgets. Our loans feature fixed, affordable payments over 6 to 35 months. There are no "surprise" balloon payments. There is no penalty for pre-payment. Payments align to customers' pay periods.

OUR LOANS ARE

AFFORDABLE:

Compared to the alternatives typically available to people with little or no credit history (including payday, auto-title, and pawn loans) in some of the main geographic areas we serve, Oportun loans are affordable. Those alternatives are on average more than three times more expensive than Oportun loans but can be up to seven times more expensive, according to a study conducted on Oportun's behalf by the Center for Financial Services Innovation, a leading authority on consumer financial health.

WE HELP CUSTOMERS ESTABLISH

CREDIT HISTORY:

Customer accounts are reported to credit bureaus to help borrowers establish credit history.

(As of September 30, 2015, approximately 48 percent of all Oportun customers had no credit score when they first applied with Oportun.)

¹ Loan approval and terms may vary per applicant. California loans made under a California Finance Lenders Law License. Licensed in Texas by the Office of Consumer Credit Commissioner and in Illinois by the Department of Financial & Professional Regulation. Loans made in Nevada by Oportun, LLC under an installment lender license administered by the Nevada Financial Institutions Division. © 2015 Oportun, Inc. and Oportun, LLC

IMPACT

We are proud of the impact we've had since our first loan in 2006.

Our 1.3 million loans (and counting), prove that small dollar credit can be provided in a more responsible, ethical, and scalable way.

We've helped more than 689,000 customers, the vast majority of whom live in low-to-moderate income communities, by disbursing more than \$2.2 billion in loans (as of December 31, 2015).

Our customers have saved an estimated \$345 million in interest and fees by borrowing money from us instead of choosing other alternatives typically available to people with limited credit history in California, Illinois, and Texas.

(This is according to the previously mentioned research study commissioned by Oportun and conducted by the Center for Financial Services Innovation (CFSI) Advisory Services.)



Oportun was founded in 2005 and is headquartered in Silicon Valley. Oportun, formerly known as Progreso Financiero, is proud to be certified by the US Treasury Department as a Community Development Financial Institution since 2009.