

*Your free financial  
wellness benefit!*

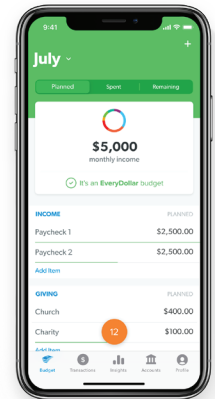
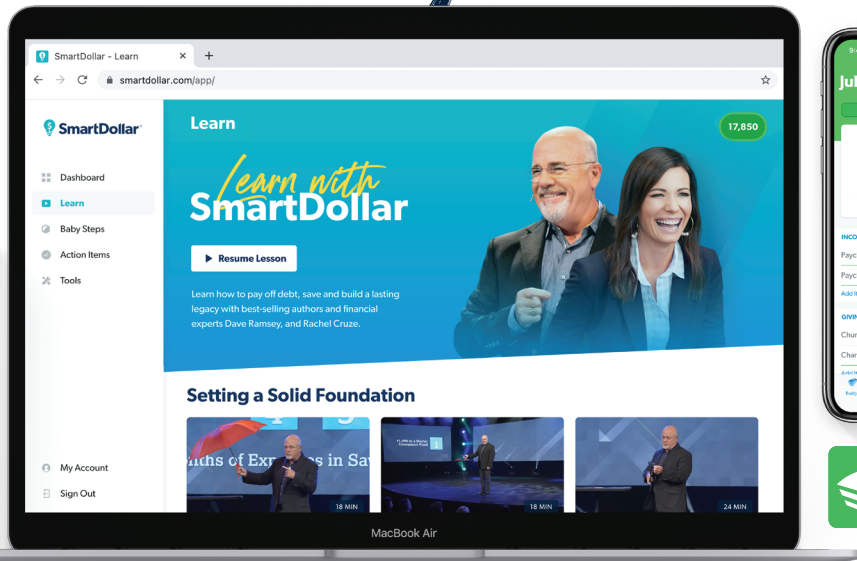
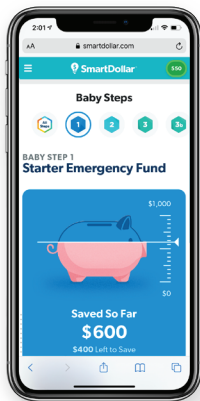


RAMSEY  
**SmartDollar®**

Put your **money**  
where your **goals** are



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with SmartDollar



**BUDGET**  
with EveryDollar

**SmartDollar is our FREE employee financial wellness program** that can help you relieve money stress!

**Following the program,  
you'll learn:**

- How to budget
- How to get out of debt
- How to save for the future

Plus, you can access it anytime,  
anywhere, and from any device.

SmartDollar has the tools to help you win with money! Keep up with your progress and get access to a large library of video, audio, and article content when you create your account. Stay on track with a detailed budget when you sync your bank account to the free and secure budgeting app, EveryDollar.

**You have the chance to take control of your money and change your family tree with SmartDollar. So, why wouldn't you?**

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