

OUR COMMITMENT TO CUSTOMERS

The Customer Experience

INFiN members are committed to ensuring all consumers – regardless of gender, race, ethnicity, marital status, or disability – have access to cost-effective, transparent financial services and credit options when they need and choose them, to enable and empower financial inclusion and stability. Our members work with every customer, walking them through financial services options that meet, not exceed, their needs and means – whether they are looking to cash a check, transfer money, or borrow a small-dollar loan.

For customers interested in access to credit, INFiN members are committed to responsible lending and helping them to be successful borrowers. All customers are required to have a bank account and source of income, and members use proprietary underwriting processes to assess borrowers' ability to repay based on dozens of factors, including:

- Income
- Past borrowing experience
- Eligibility under all applicable state and federal laws

Our members do not authorize loans or provide services that are more than a customer can afford; doing so would make very little business sense.

Inside Our Locations

As community-based providers, our members play an especially vital role in the lives and livelihoods of millions of consumers and communities across the country – many of which are underserved, overlooked, or left behind by other financial institutions. Our members' customers reflect the diverse communities INFiN members are proud to be part of and serve, with accessible, convenient locations where customers live, work, and shop to provide them the service they need, when they need it. This includes staying open into the evening and on weekends – times when other institutions are often closed. As essential service providers, INFiN members remained open throughout the pandemic when access to wages and stimulus checks was especially critical.

Our members set the industry standard, with locations that are professional and inviting, sharing the appearance of most financial services institutions. In addition, our companies and employees are active participants in our communities, from toy and back-to-school drives in our locations to partnerships with local community organizations, all with the goal of giving back to those we serve.

