Kashable offers employees a reliable way to pay down expensive debt, preserve retirement savings, and cover unexpected expenses with affordable loans that are repaid automatically through payroll.

**LOW-COST LOANS FOR UNIVERSITY OF IDAHO EMPLOYEES**

Kashable at a Glance

- Loan amounts from $250 to $20,000
- Interest rates starting as low as 6% APR*
- 6 to 24-month repayment terms**
- Repayment through payroll

How It Works:

1. Visit the myBenefits portal through VandalWeb or kashable.com to register and check your rate. When you're ready to apply, it only takes minutes!

2. Select your loan terms. Once application is complete, you'll receive your funds via direct deposit on the next business day.

3. Repayments are made automatically through payroll. You can repay early with no penalty.

*To qualify for the lowest rate, applicant must have a responsible credit history.

**A loan example: A $3,000 loan with a finance charge of $267.02, an amount financed of $2,925, repayable in 26 bi-weekly installments, and an interest rate of 12.6% would have an APR of 17.84% and bi-weekly installments of $122.77.
WHY EMPLOYEES USE KASHABLE

Kashable offers a responsible financial safety net during times of need and a reliable tool to pay down expensive debt.

Kashable can also help with expenses like...

- Credit Card Bills
- Auto Repairs
- Home Improvement
- Veterinary Bills

Visit the myBenefits portal through VandalWeb and select Explore More Benefits from the home page or select the My Voluntary Benefits tab to apply!

I accessed Kashable several times when I had to pay medical expenses or to repair my car. It was a fast and easy application process and since I made all my payments on time, it helped build my credit.

- Mike W., Illinois

Questions?

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