



# Emergency Savings Accounts

Help employees prepare for unexpected expenses

Financial well-being starts with having funds set aside to cover immediate costs. And with 64% of Americans living paycheck to paycheck (CNBC), Emergency Savings Accounts (ESAs), powered by SecureSave, can help employees stress less with more saved.

## What are ESAs?

ESAs are employer-sponsored benefit accounts set up through payroll to help employees save for short-term unexpected expenses. With two-minute signup and optional incentives — like signup, matching or milestone bonuses — ESAs are the simple, effective solution for both employees and employers!

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## Improve employee financial health

Based on SecureSave annualized data.

**56%**

### average adoption rate

Participants save an average of \$400 within four months.

**50%**

### of participants log in each month

Employees are highly engaged leveraging an intuitive online account and app.

**\$1,000**

### in savings after 1 year

This makes your employees better off than 56% of Americans (Bankrate).

**85%**

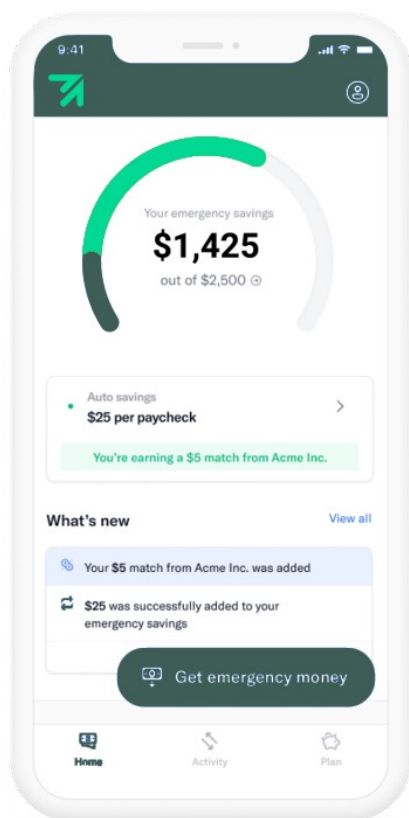
### of funds stay in savings

Most employees keep their funds in their ESA.

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## Benefits for employees

- An innovative solution that automates saving right from payroll.
- More preparation for unexpected financial emergencies.
- Better health and wealth with less anxiety and distractions to allow focus on all facets of life.
- Access to funds whenever they need them and for whatever reason.
- Quick signup — just two minutes — and autosaved from their paycheck.
- No cost!
- Reduced retirement account loans and withdrawals.
- FDIC-insured account.



## Benefits for your company

- Automated setup and easy maintenance aren't a strain on HR.
- Improved recruitment and retention, performance benefits and more.
- Invitation-based program with flexible incentive program designs.
- After-tax, non-ERISA benefit, simplifying administration.
- Makes limited benefits budget count.

# 82%

82% of employers agree that employee stress costs the company money (BrightPlan).

# 2.2x

Financially stressed employees are 2.2 times more likely to seek employment elsewhere (Morgan Stanley).

# 3+

These same employees lose 3 or more working hours a week dealing with personal financial concerns (WellRight).



Start the conversation  
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