

Wealth & Home Ownership Initiative

The WHO Initiative will help you:

- Give your employees an “instant raise”
- Put your employees on the road to home ownership & wealth
- Make your company more competitive by attracting and keeping good employees
- Save money through an electronic payroll system
- Create a favorable

CDTech's Wealth &
Home Ownership Initiative
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Through CDTech's new Wealth & Home Ownership (WHO) Initiative, your employees can receive financial and credit counseling – putting them on the road to wealth and home ownership. Having more stable employees translates to higher productivity and lower costs for your company.

Give your employees an “instant raise.” Many of your employees are paying more or being denied credit, insurance, rent, or utilities because of the growing use of the consumer “Credit Score.” The WHO Initiative **helps employees improve their credit and access affordable home mortgages and money management products.** It is a fact— people with better credit scores save money and keep more of their money by paying lower interest rates and fees on everything from car loans to mortgages to credit cards. Through our program, your employees will receive a complimentary credit assessment and assistance with improving their credit score, accessing affordable mortgages, savings vehicles and other cost-saving money management products.

Help your employees achieve the dream of home ownership. Owning a home is the most common way Americans acquire wealth. We enable your employees to prepare and prequalify for a home mortgage or refinance.



Attract and retain great employees. As employers search for ways to compete and succeed in today's competitive marketplace, the WHO Initiative is a benefit worth considering. Offering financial counseling and home ownership assistance to your employees will **make your company stand out from**



the crowd, enhance recruitment efforts, and have a positive impact on your bottom line. If your employees purchase homes in your community, they will be more likely to remain at their jobs.

Save money and improve your bottom line. If you want to **strengthen your employees' commitment to your company**, the WHO Initiative can help. If you want to **recruit and retain valuable employees**, the WHO Initiative can save you money. If you would like more of your employees to receive their pay via **direct deposit**, we can help you implement an easy electronic payroll system for employees that don't have or want bank accounts. WHO Initiative benefits are simple to administer and low in cost to offer.



CDTech can help you design a program that meets your goals and the unique needs of your employees. Call today to find out more:

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The WHO Initiative's services include:

- ⇒ Consumer education workshops on topics such as understanding credit, buying a home, applying for a mortgage
- ⇒ Personalized credit improvement services using state-of-the-art, high-tech software
- ⇒ One-on-one counseling to overcome financial obstacles and prepare for home ownership
- ⇒ Access to new and useful financial products, such as a low-cost, FDIC-insured payroll card with savings features