

Purchasing Power FAQs

Q: What is Purchasing Power?

A: Since 2001, Purchasing Power has served as a voluntary benefit that gives eligible customers immediate access to thousands of new, brand-name products. Our program lets you buy today and pay over time through payroll deduction.

Q: What problem does Purchasing Power solve?

A: Purchasing Power helps you get the products you need now without the credit check and hidden fees that can hold you back.

Q: How can I participate?

A: Purchasing Power is an exclusive benefit offered through your organization. A few eligibility requirements must be met such as tenure and salary before you can get started. Please visit **PurchasingPower.com** for more details and sign up online for free.

See what our customers are buying and why they choose Purchasing Power.

What do customers purchase with Purchasing Power



Electronics

28%



Computers

17%



Furniture

11%



Television/AV

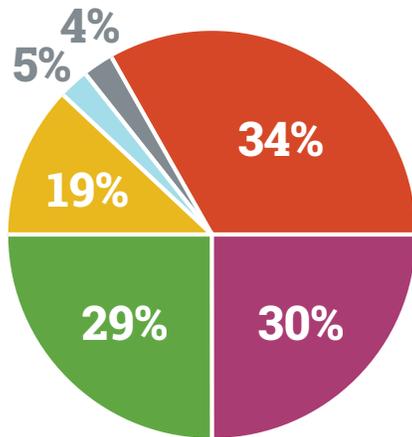
8%



Appliances

7%

Why do customers use Purchasing Power



Personal necessities for me or my family, e.g. computers/laptops for educational purposes, smart phones, musical instruments, etc.

Provided a way for me to reward myself/self-care and stress relief

Household necessities or improvements, e.g. tires, furniture, appliances

Provided a way to connect/spend time with my family

Gift for a special milestone, e.g. wedding, birth of child, graduation, or holiday

Other

Q: How does the program work?

A: It's simple! Any employee who meets eligibility requirements (based on tenure and salary) are automatically qualified – there is no credit check. Eligible employees can register through the Purchasing Power website at any time and view our online catalog. Once registered, they will be able to shop from our assortment of more than 40,000 products, like computers, tablets, home appliances, fitness equipment and even education services. You will know the total price upfront and how much will be deducted from each paycheck over a 6- or 12-month period. Orders are immediately shipped, and payments are automatically deducted from the your paycheck and remitted back to Purchasing Power.

Q: How is your program different from a discount program?

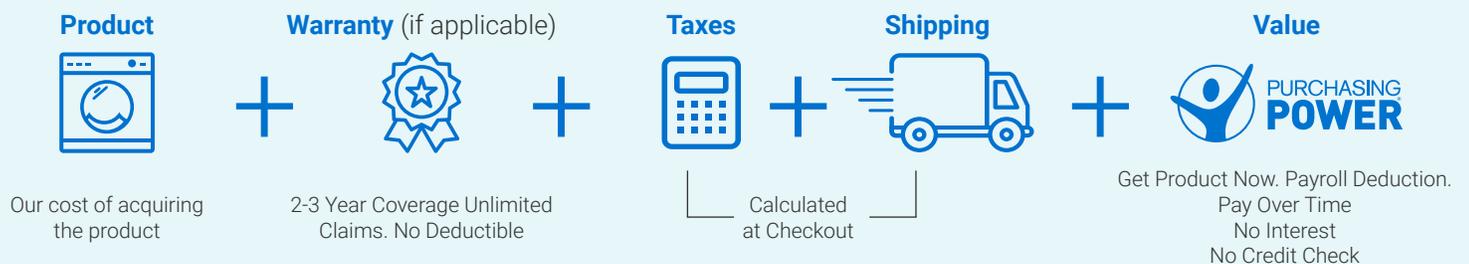
A: Discount programs are designed for you to buy products directly from the retailer at a slight discount. You make your purchase with credit or debit and the full balance is due immediately. While we are not a discount program, sometimes you need a better choice to get the products you need immediately with the ability to pay over time. We make it easy to get your product now with the convenience of paying over time—right from your paycheck.

Q: Why are your prices higher than retail?

A: Purchasing Power differs from traditional retailers by offering a unique way to pay over time. We are not a discount program, and we suggest that cash is usually the best way to pay for the things you need. When paying with cash or credit is challenging, Purchasing Power might be your better choice against rent-to-own stores or high-interest credit cards.

Enjoy the convenience of getting what you need now without breaking your budget. The price you see at checkout - including the cost per pay-period - is your total cost. There are no hidden fees. Plus, when you register you will receive a spending limit to help you spend responsibly.

What's Included in the Price



Q: Why would I use Purchasing Power instead of cash?

A: Sometimes, you need to make a large purchase that is more than the cash you have available. When it is not easy to pay with cash, it is important that you know all your options and pay close attention to the total cost of ownership so you can make choices that fit into your budget. With Purchasing Power, there are no hidden or escalating fees, unlike payday loans or rent-to-own stores.

For the 83% of Americans¹ who face an unexpected expense, what options do they have when they need to make a purchase? The following is an example of how someone may compare Purchasing Power to other options when buying a refrigerator.

	Cash	Purchasing Power	In-Store Credit Card (12 months)	Credit Card (Average payment)
Price	\$900	\$1,035	\$900	\$900
APR	0%	0%	22.63% ²	22.63% ²
Payment Term	N/A	12 mos	12 mos	73 mos
Payment Amount	N/A	\$39.81 per paycheck	\$92 per month	5% ³ per month
Total Cost of Ownership	\$900	\$1,035	\$1,104	\$1,377⁴

Q: Why are warranties bundled in with certain products?

A: For many of our products, we include a best-in-class warranty from Allstate (formerly SquareTrade). The value-add warranty bundle includes product coverage for 2-3 years, no deductible, and unlimited claims. This ensures you have protection long after payments have finished. We continue to get feedback from customers about how much they appreciate the added protection.

Q: What are spending limits?

A: To ensure that you don't overextend your paychecks, we have spending limits in place. A spending limit is the total amount you have available to spend with Purchasing Power. These limits are based on salary, client data and industry/market trends.

Q: Why do we have tenure/salary requirements?

A: As we are a voluntary benefit offered through your organization, Purchasing Power sets eligibility requirements for employees. Unlike many other retail companies that offer the ability to pay over time, we do not require credit checks to use our program. Instead, an employee's job is their "credit," and those who meet the eligibility requirements can use our program.

NOTE: This is for explanatory purposes only. This does not reflect a specific Purchasing Power product or service, and other company's business practices reflected here are subject to change.
CUSTOMERS CAN PAY OVERTIME OR IN ONE PAYMENT AND THE PRICE IS THE SAME.

*APR calculations for In-Store Credit Cards and Credit Card Average payments were made using: <https://www.financialmentor.com/calculator/credit-card-payoff-calculator>

¹ <https://www.creditcards.com/credit-card-news/retail-store-credit-card-survey.php>

² <https://finance.yahoo.com/personal-finance/current-credit-card-interest-rates-233908780.html>

³ <https://www.msn.com/en-us/money/personal-finance/everything-to-know-about-credit-card-payments-in-2024/ar-AA1mmEBV>

⁴ The interest and Total Cost of Ownership for Credit Card (Average payment) was made using: <https://www.financialmentor.com/calculator/credit-card-payoff-calculator>

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Q: What is the process for when an employee goes on a Leave of Absence?

A: When we are notified that an employee has gone on a Leave status, Purchasing Power reaches out once the employee has missed a payment to inquire as to whether they are able to pay directly while they are on leave. Purchasing Power continues to request deductions for Leave of Absence (LOA) employees via deduction file.

If the employee has not made payroll deductions or direct payments during their leave, we adjust their deductions when they return to work in an effort to have them pay off the balance within the original payment terms (usually 12 months). We will work with the employee on the adjusted deductions, and deductions will never be more than twice the original amount. We will extend the repayment period if needed.