

OneMain Financial®

WE TAKE OUR RESPONSIBILITY AS A CORPORATE CITIZEN SERIOUSLY.

There are almost 100 million Americans whose financial circumstances prevent them from accessing credit through banks or credit unions. They have limited savings to draw upon when faced with unexpected events, like an illness or a home or auto repair. We provide responsible, affordable and transparent loans and other products to help them meet financial emergencies and improve their creditworthiness and financial well-being.

We offer our employees rewarding careers and give back to the communities where we live and work. We have taken a number of steps to reduce our environmental impact, strengthen employee engagement and practice responsible governance. This is an evolving landscape and there is more we can do, including communicating more frequently on these topics. We are reviewing our ESG policies and practices and plan to issue our first public ESG report early next year.

CUSTOMERS

We provide responsible credit products designed to help hard-working Americans improve their financial lives.

\$140B

Loans originated since 2006

15M

Customers served since 2006

2.4M

Customer accounts

COMMUNITIES

We are committed to helping our customers and communities develop, thrive and realize their dreams and ambitions.

VOLUNTEER HOURS

We encourage employees to volunteer in local communities and provide them with paid time off to do so

COMPASSION IN TIMES OF NEED

We provide short-term financial relief to customers recovering from natural disasters

CUSTOMER CARE

Our Office of Customer Care serves as a single point of contact to resolve customer concerns and inquiries in a professional and timely manner

PHILANTHROPY

We engage in numerous philanthropic and community-based initiatives, with a focus on local and national non-profits that support financial education, financial literacy, economic development and health and wellness

TEAM MEMBERS

Any great company recruits and retains an outstanding, diverse team. We work with employees at all levels of our organization to understand their needs and concerns, find innovative ways to further their careers and make OneMain a great place to work.

RECRUITING

To recruit a diverse workforce, we partner with a number of organizations, including Veteran Jobs Mission and Direct Employers Association.

COMPENSATION

We provide competitive, benchmarked compensation and benefits.

CAREER DEVELOPMENT

We provide extensive training programs, including classroom lessons, online education, hands-on practice and shadowing.

INTERNSHIP PROGRAM

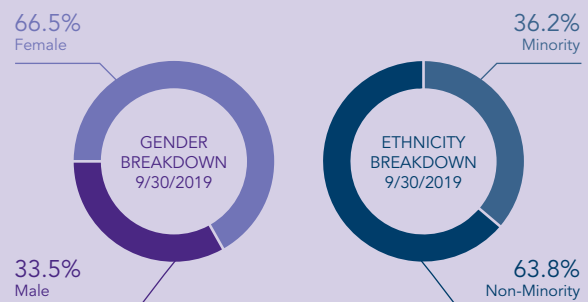
Our internship program is designed to attract and retain a diverse group of employees; we offer full-time positions to many interns upon graduation.

EMPLOYEE MATCHING PROGRAM

We match every employee contribution to an eligible 501(c)(3) non-profit entity, dollar-for-dollar, up to \$1,500 annually.

DIVERSITY AND INCLUSION

We know that diversity and inclusion will support more forward-thinking solutions for our customers. We have a CEO-sponsored Diversity Council and require diverse hiring slates in which at least one of three finalists for executive and senior leadership positions must be a woman or an ethnically diverse individual.



CORPORATE GOVERNANCE

As a publicly traded company with an established national presence, OneMain has structures in place to fulfill its responsibilities to both shareholders and stakeholders. We place special emphasis on internal policies and procedures related to risk management, cybersecurity and compliance.



DIRECTOR INDEPENDENCE

Our Governance Guidelines require that a majority of directors be independent in accordance with NYSE listing standards



DIRECTOR TRAINING

All new board members receive training on topics including Corporate Governance Guidelines, Code of Business Conduct and Ethics, and Accounting and Auditing Whistleblower Policy



BOARD COMMITTEES

The Nominating and Corporate Governance, Compensation and Audit Committees of the Board are all composed entirely of independent directors



CYBERSECURITY

In recognizing the importance of vigorously protecting our client data, OneMain has invested heavily over the last four years to improve our systems, architecture, training, education and testing. We are fully compliant with NYDFS Cyber regulations and will be fully compliant with pending California Consumer Privacy Act regulations, the most stringent set of relevant regulations in the United States.

ENVIRONMENT

With more than 1,500 branches across the U.S., OneMain believes that environmental sustainability is both a responsibility and an opportunity. We are constantly working to reduce our carbon footprint and energy consumption.

ENERGY CONSUMPTION

We retrofit our corporate offices with LED lighting and implement LEDs and programmable thermostats in new branch locations

PAPERLESS BILLING

From 2016 to 2018 we increased the number of customers enrolled in paperless billing by 450%, to a total of 950,000



COMPANYWIDE RECYCLING PROGRAM

We recycle plastic, cardboard, glass, aluminum, organic materials and old electronics

LEED OR ENERGYSTAR CERTIFIED FACILITIES

We have certified buildings across the U.S., including two corporate headquarters campuses and 50 branch locations