

OneMain Financial®

Better Borrowing. Brighter Future.

Our Purpose for Today and Tomorrow



Healthy Customers, Thriving Communities
and a Committed Company

2023 Impact Report

Our Approach to Impact

The right thing for bright futures.

OneMain's Impact story is informed by doing the right thing and fulfilling our mission of improving the financial well-being of hardworking Americans. Our 2023 Impact Report documents how we've continued to advance our commitments to financial inclusion and empowerment, to sustainability and to the healthy futures of our customers, communities and team. At its best, the ripple effect of our actions strengthens communities, the financial services landscape and our nation.

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A Note from Doug Shulman

At OneMain Financial, our mission is to improve the financial well-being of hardworking Americans. This includes a commitment to our people, our customers and our communities. They are the foundation from which we continue to build a sustainable business that lives up to our mission today and well into the future.

In 2023, we met our mission by recommitting to our guiding Impact priorities that were established in 2022:

1. Building trust and strong relationships with our stakeholders
2. Providing responsible lending solutions with affordable rates and ability-to-pay underwriting in our installment lending business
3. Contributing to our communities through education, financial wellness and volunteerism

With this approach and the oversight of our Board of Directors, we made progress in furthering long-standing initiatives, as well as in making new investments to better serve stakeholders, including:

- Serving 3 million customers and providing them with responsible lending solutions to support a variety of needs.
- “Graduating” our first BrightWay¹ credit card customers to our BrightWay+¹ card, which presents a unique value proposition to customers by giving cash back, rewarding on-time payments and helping them build credit.
- Fostering an inclusive culture and achieving recognition as a Most Loved Workplace[®] by the Best Practice Institute (BPI) for the second year in a row.
- Continuing to help communities with our impact investments, including social bonds, support for both Minority Depository Institutions (MDIs), and commitments to military veterans re-entering the civilian workforce.
- Deploying our proprietary Credit Worthy by OneMain Financial curriculum, which reaches high school students at a critical juncture in their lives with free digital education as they prepare to apply for student loans, purchase their first car or enter the workforce.

- Helping our customers better manage their budgets and save money, alleviating stress and helping them to a better financial future using our financial wellness tools such as Trim by OneMain, which is offered to all OneMain customers for free.

These accomplishments and others earned us the recognition of being named a Morningstar Sustainalytics ESG Industry Top Rated Company in 2023. As we look ahead, we are confident in our ability to continue to make a positive impact in ways that align with our mission and strategy.

Thank you.



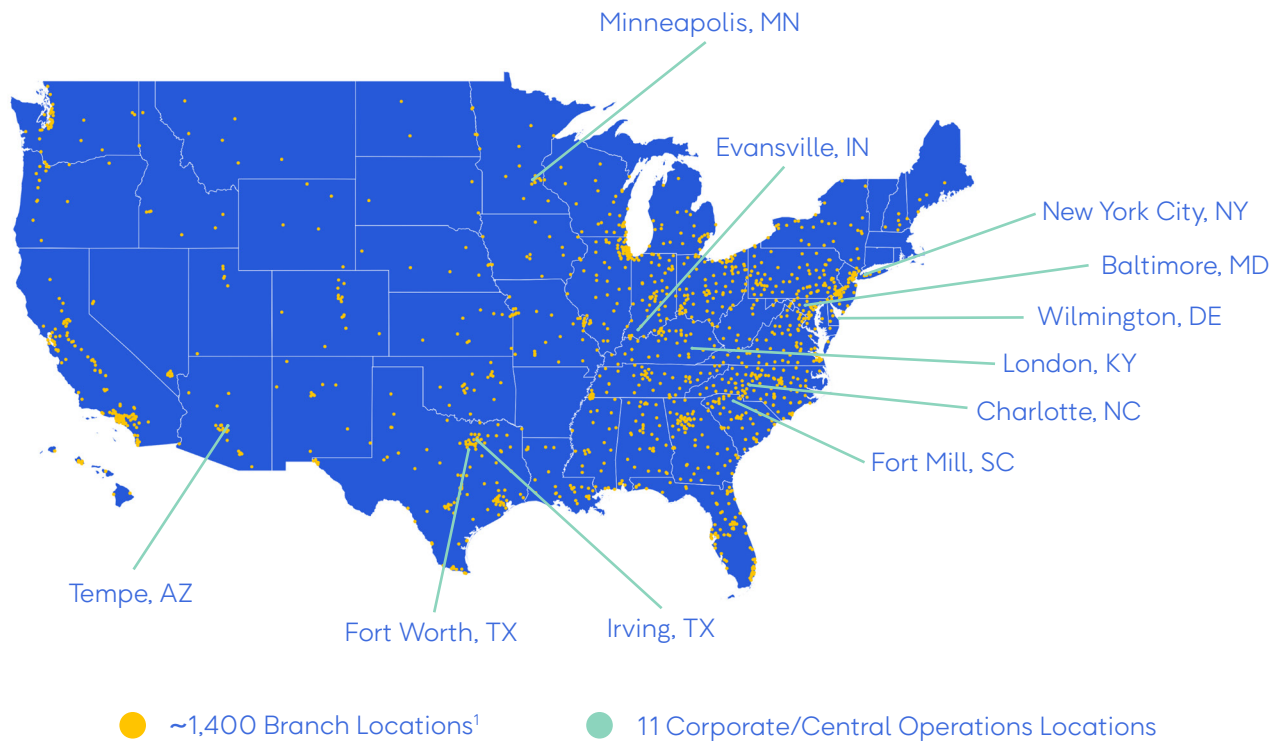
Doug Shulman
Chairman &
Chief Executive Officer



¹ BrightWay[®] is a registered trademark of OneMain Financial Holdings, LLC. The BrightWay credit card is issued by WebBank.



About OneMain Financial



OneMain cares about and invests in our customers, communities and team members, and we continuously look for ways to make a positive impact. Every day, we strive to stand out on the financial landscape with responsible business practices that help individuals and families grow more secure financial futures and reach their goals with optimism and hope.

¹ as of December 31, 2023



More Than 9,100¹ Team Members Power Our Mission

Our commitment to fostering a workplace where our team members can thrive is a core part of our Impact strategy. In 2023, we reinforced our commitment to being a great place to work and invested in our talent by launching new career development programs, enhancing our benefits and taking steps to improve team members' experiences.

OneMain: A Most Loved Workplace two years running

In 2023, we were named a Most Loved Workplace[®] by the Best Practice Institute for the second consecutive year. This annual list recognizes American companies whose employees report high levels of collaboration, feeling respected by their employer, positive feelings about their futures at the company, personal alignment with the company's values and opportunities for career achievement. The list was developed using comprehensive survey data from employees at companies with workforces varying in size from 50 to more than 10,000 people.



Our team members are the power of OneMain, and we are grateful that they provided positive feedback to earn us this recognition. We welcome the testament to the exceptional work environment we have intentionally shaped, and we are inspired to continue enabling all team members to fulfill their highest potential. Being named a Most Loved Workplace[®] showcases our deep commitment to our greatest asset: the team members who serve our customers and communities with dedication every day.

¹ as of December 31, 2023



Encouraging Team Member Growth and Engagement

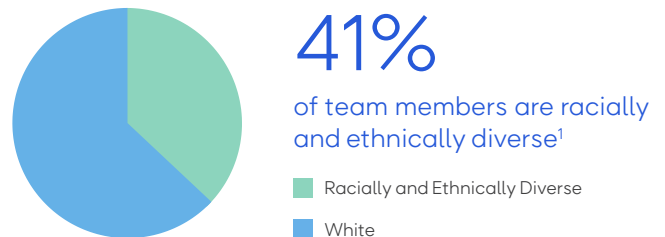
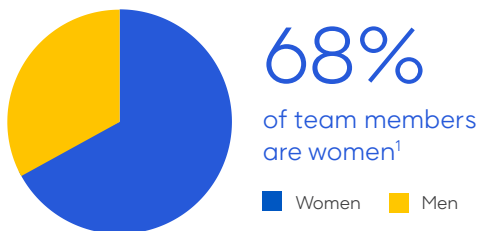
We regularly engage with our team members and use their responses to inform new initiatives as well as improve existing benefits, processes and programs. This dialogue happens through a variety of channels, including:

- **Annual and pulse surveys** to monitor employee engagement levels and help leaders make critical decisions for the company. Through our annual employee engagement survey, team members have the opportunity to provide candid feedback about their level of connection to the company and whether they have the tools and resources to succeed. We share the results with our Board, management and team members.
- **Regular access and direct communication** with leadership through coffee chats, branch visits and Q&As at town halls.
- **Connectivity Days** to reinforce in-person connection and engagement across our corporate and central sites, where many team members work in a hybrid environment.

Our dynamic, open approach to employee engagement has received positive feedback from team members. In 2023, 90% of team members completed our annual employee engagement survey, and we welcomed positive trends in nearly all categories. Team member feedback indicated that our employees appreciate our inclusive culture, teamwork, supportive management team, flexible work schedules and holistic benefits.

Employee engagement survey responses help us identify where team members want us to focus. In 2023, we concentrated on enabling team members to find sufficient time to pursue training opportunities, on discussing potential or perceived barriers that may be inhibiting performance and on ensuring all team members clearly understand that performance is evaluated based on measurable criteria.

OneMain's 2023 U.S. Equal Employment Opportunity (EEO-1) Report is available on our Investor Relations site.



¹ Source: 2023 EEO-1 Report



Training and Development

In 2023, OneMain team members completed more than 270,000 hours of required and professional development training. Consistent, ongoing team member development ensures that team members sufficiently understand the laws, regulations and standards that impact their jobs, and have a clear knowledge of our products and services, all to better serve customers.

OneMain places a strong emphasis on learning and development, as these are critical to our success. We drive this priority in multiple ways:

- We have a robust training program for all team members with topics that are required upon hire and are annually recertified by all team members. These trainings include topics such as: Cybersecurity, Ethics, Code of Conduct, Preventing Workplace Harassment, Team Member Safety, Privacy, and Policies and Procedures: Your Guide to Doing the Right Thing.
- All new team members who interact with customers undergo training programs, lasting several weeks, tailored to their specific job roles. In addition to the initial training, team members receive ongoing, continuing education to maintain and enhance their job-specific skills.
- OneMain offers continuous professional education through LinkedIn Learning, available for all team members.
- We are a National Association of State Boards of Accountancy (NASBA) sponsor and offer continuing professional education, free of charge, to all team members in the Finance Department.
- Leadership development is available for each level: those aspiring to step into management, first-time managers, first-time managers of managers and senior leaders.
- Our multi-faceted leadership development program for the extended leadership team includes executive-level leadership development programs and targeted stretch projects.
- Managers are trained to hold effective performance conversations, deliver feedback, foster career development and engage team members. Team members are guided by regular goal-setting and coaching.



Leadership Development Programs

In 2023, we continued our significant commitment to developing strong talent, including those that cultivate and support women and diverse talent.

Participants in these programs benefit from individualized career coaching, a 360° assessment, skill-building sessions, and networking opportunities with senior leaders. A key benefit of our leadership programs has been connecting leaders across our distributed workforce and galvanizing their network to support each person's leadership journey. Participants were also invited to speak at various panels and meetings to hone their skills and promote our commitment to team member development.

Our Women's Leadership Development Program is comprised of women who have consistently gone above and beyond, leading with confidence, and

identifying new opportunities within and across teams. The success of this program informed the approach for the Diverse Leaders Program, for high-performing leaders of color from across the organization with a demonstrated track record of achievement.

Both of these programs offer a best-in-class approach to all aspects of leadership, including influencing, leadership presence, relationship building and personal branding. Participating team members are coached in how to elevate their strengths, lead on a larger scale, and increase self-awareness.

After the conclusion of the Diverse Leaders Program, an in-depth analysis identified that participants strengthened their resilience, enhanced their ability to lead strong teams, and developed more authentic connections throughout the organization.

Total Rewards Package

We are committed to providing total rewards that attract, retain, and reward a talented and diverse workforce. Our Compensation is based upon a number of factors including individual contribution, skills, impact and company performance.

We further invest in our team members by offering comprehensive benefits focused on their overall well-being, we empower them to make decisions based on our four pillars of wellness: Financial, Mental, Physical Health and Social/Family. In 2023, we amplified our benefits education, meeting team members where they are in their health and wellness journey.

Financial Wellness

- Our employee stock purchase plan allows team members to use after-tax payroll deductions to acquire shares of OneMain's stock at a 10% discount.
- OneMain offers a 401(k) company match, dollar for dollar, up to a maximum of 4% of eligible earnings to all contributing participants.
- Full-time employees are eligible for up to \$5,250 in tuition reimbursement benefits each year.
- All team members are eligible to use Trim by OneMain™ free of charge for one year to find and cancel subscriptions, negotiate bills and pinpoint ways to save.
- We maintain an employee relief fund for team members impacted by FEMA-declared disasters.
- We are proud to support team members through many phases of life. In 2023, we produced a retirement guide for those planning retirement.

Mental Wellness

- Our free Employee Assistance Program resources include referrals and information on a variety of topics, including stress management.
- We offer the Self-Care App, providing on-demand access to self-help for emotional well-being.
- Through one of our mental health providers, team members and dependents have 24/7 access to online resources to help with life skills, relationships, and mental health.
- Online therapy via text messaging or video is also available to team members enrolled in select medical programs.

Physical Health & Wellness

- Team members may choose from several high-quality medical insurance programs, as well as dental, vision, and prescription coverage. This coverage is available to team members, spouses or domestic partners, and dependents.

- We offer a free digital tool that makes getting and staying healthy fun through small daily steps and rewards.
- We offer registration fee reimbursement for our team members to participate in a qualifying walk or run for a charitable or non-charitable activity.
- OneMain fosters an inclusive culture where team members can bring their authentic self to work. In 2023, we developed an LGBTQ+ benefits guide to highlight our inclusive offerings.
- In 2023, OneMain partnered with Midi Heath, a program focused on women's mid-life health.

Social / Family Wellness

- Team members have access to seven days of subsidized backup care for children and elderly loved ones. Team members have the option of using one of the in-network facilities or caregivers or from their own personal network.
- With 24/7 access to dedicated LifeCare Specialists, team members can gain assistance in finding care and helpful online resources to support their family care decisions. This personalized support helps find resources related to parenting, child and senior care, education and more.
- One of our care programs offers team members and dependents on-demand educational tutoring for K-12 and college.
- We provide six weeks of parental leave to any parent, paid at 100%, with one year of service and an additional six weeks for birthing parents.
- We encourage volunteerism with 24 hours of paid volunteer time each year.
- We support team members seeking to build a family. Our new Family Building Benefits Guide highlights access to fertility resources, lactation support, maternity support, paid parental leave and more.

Prioritizing a Culture of Inclusion and Respect

OneMain is committed to being a diverse and inclusive employer and supporting the needs of our team members. We strive to recruit, train and retain outstanding diverse team members who believe in our mission, live our values and go the extra mile for our customers. OneMain's inclusive culture allows team members at all levels of the organization to further their careers and achieve both their personal and professional goals. In our 2023 employee engagement survey, 88% of participants said they felt our efforts to support a diverse and inclusive culture are having a positive impact.

In 2023, we continued our Days of Inclusion, a series of conversations honoring the history and cultural contributions of different groups. The Diversity Council opens these popular events to all team members and features senior leaders from across the company in conversation with community partners, honoring and spotlighting how diversity is shaping our company and communities.

Events included:

- Black History Month with the National Urban League
- Women's History Month with OneMain female leaders
- Hispanic Heritage Month with the League of United Latin American Citizens (LULAC)
- Asian American Pacific Islander Heritage Month with OneMain leaders
- Veterans and Military Families Month with the Wounded Warrior Project
- Pride Month and LGBTQ+ History Month with PFLAG

Our commitment to providing a welcoming workplace was reinforced through the following initiatives:

- Partnering with organizations such as Veteran Jobs Mission, Circa and Direct Employers Association, all of which specialize in recruiting diverse team members, including veterans and people of color.
- Requiring training for all team members on workplace diversity and confronting bias.
- Enhancing focus on all groups of employees to better support team members and make sure we do not have pockets of our population with lower engagement than the rest of the population.
- Encouraging members of the military community and military spouses to self-identify their status.

Team Member Safety

OneMain takes precautions with our team members for their physical safety and so that they know what actions to take in certain situations.

All corporate and central sites have team members who have completed CPR and use of automated external defibrillator training.

For more information about our team member safety, refer to our Occupational Safety and Health Act available on our Investor Relations Site.

A few of our Diversity & Inclusion partners

girls who
code

PROUD
SUPPORTER OF
WOUNDED
WARRIOR
PROJECT

OPERATION GRATTITUDE

LEAGUE of UNITED LATIN
AMERICAN CITIZENS

PFLAG

Team Member Testimonials

“I have been with OneMain for 24 years and enjoy what I do every day. I started as a Branch Manager Trainee right out of college and moved up to Associate Director of Compliance. I enjoy working for a company that strives to do the right thing for our customers, and working in Compliance, I see this on a daily basis. OneMain has encouraged me to pursue accreditations in my field and make it easy to keep up with any training associated with my Certified Fraud Examiner designation. I am proud to work for a company that puts emphasis on diversity, employee development, and work-life balance.”

— Olga Dragich,
Associate Director
Compliance



“I’ve worked at OneMain for 23 years and it has been a fantastic experience. This company offers me the opportunity to grow both professionally and personally. OneMain has dedicated team members at all levels that are approachable and knowledgeable. There is never a dull day at work. Diversity, inclusivity, resourcefulness, and employee well-being all make OneMain one of the best places to work.”

— Lena Phele,
Collections Senior
Supervisor



“I started my career with OneMain 19 years ago and have enjoyed the amazing relationships I have built and developed over time. OneMain has provided me with a support system and development opportunities that have fueled my growth as a leader. My passion for coaching has given me the opportunity to build a diverse team, sustain a culture of inclusion and empower team members to seek growth opportunities. I appreciate being part of a company that prioritizes community involvement and allows me to be active in my various charitable roles. I look forward to continuing my journey with OneMain and positively impacting the lives of our amazing customers.”

— Hector Amezcua,
District Manager
Branch Operations



Our Customers



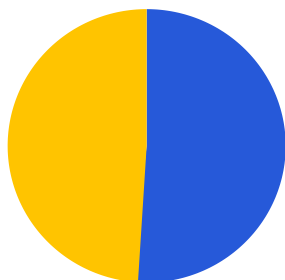
Focusing on our Customers' Emerging Needs

Our customers are the heartbeat of America. They are our friends and neighbors. Historically, many of our customers have been overlooked by other lenders and struggle to obtain responsible, affordable credit. OneMain is a lender that remains committed to providing people access to responsible credit. In 2023, we served 3 million customers.

Our Growing Suite of Products Makes Financial Well-Being Even More Accessible

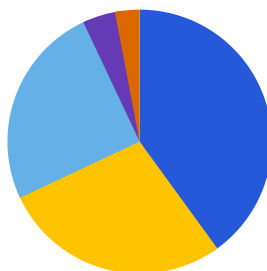
By providing responsible access to credit, we are helping customers make progress toward their financial goals for today and tomorrow. From concept through execution, we design financial products and tools that take our mission and customer experience to the next level.

Gender¹



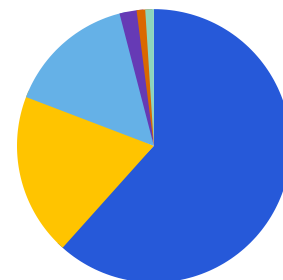
- Male 51%
- Female 49%

Generation²



- Millennials 41%
- Generation X 28%
- Baby Boomers 24%
- Generation Z 4%
- Greatest Generation 3%

Race¹



- White 57%
- Black 20%
- Hispanic 18%
- Asian 2%
- Native American 1%
- Multiracial 2%

¹ The determination as to race is consistent with applicable internal reporting guidelines that utilize Bayesian Improved Surname Geocoding (BISG) methodology to calculate probable race. The BISG methodology uses publicly available 2020 U.S. Census Bureau data as an input to derive a protected class probability based upon the borrower's last name and residence zip code as stated in the credit application. See, e.g., https://files.consumerfinance.gov/f/201409_cfpb_report_proxy-methodology.pdf. The determination as to gender utilizes a proxy method to calculate probable gender. The proxy method uses publicly available Social Security Administration data as an input to derive a gender probability based upon the borrower's first name as stated in the credit application. Race and gender are calculated at the time an application is entered into the system. The BISG determination of race was based on a probability of at least 80%, in the aggregate, that the individual is from a racial minority per the federal protected class definition of race. A probability of at least 80% was used in the determination of gender.

² Age calculated with applicant-provided data. Age is as of loan origination date. Greatest Generation defined as individuals aged ≥75; Baby Boomers defined as individuals aged 56-74; Generation X defined as individuals aged 44-55; Millennials defined as individuals aged 25-43; and Generation Z defined as individuals aged ≤24. Data as of December 31, 2023



Our Commitment to Customers

OneMain is the leader in offering non-prime customers responsible access to credit. We give our customers much-needed access to credit with encouragement, empathy and ease.

Communicating with customers through a variety of channels allows us to harness technology to respond seamlessly to evolving customer needs and preferences. Customers always have the option to work with team members in person in a nearby branch or remotely. Customers also have the ability to apply for and close loans digitally, make payments through multiple channels and leverage our well-reviewed mobile app.

Regardless of how our customers choose to engage with us, they experience the same commitment to transparency, affordability and personal service from OneMain, including easy-to-understand terms and transparency of pricing and payments.

We serve our customers and communities with understanding for individual circumstances.

Our loan specialists work with our customers to tailor solutions that fit their individual needs. This empowers our customers to choose the best borrowing options for their situation, and helps ensure they can repay their loan successfully. Team members are equipped to guide customers to these solutions and provide the access to financial tools and resources that will help them be successful, including free financial education and budgeting tools.

The OneMain Customer Bill of Rights emphasizes our commitment to affordability and transparency for customers.

All customers receive a copy of the OneMain Customer Bill of Rights when they close a loan, and the statement is posted online on the Investor Relations and About Us pages of our website.

~92%

of OneMain customers are highly satisfied with OneMain loans.¹

77.3

We use Net Promoter Score to measure customer loyalty. OneMain's 2023 Net Promoter Score at loan origination was 77.3.¹

¹OneMain 2023 Loan Originations Survey

BrightWay® and BrightWay+® Cards that Reward Progress

OneMain offers two credit cards, BrightWay¹ and BrightWay+, created with features to meet customers' needs and help improve their financial situations. Launched in 2021, the cards have more than 431,000 customers² and are continuing to grow.

The BrightWay cards provide our customers with a way to responsibly build credit and take meaningful steps toward long-term financial wellness. BrightWay stands out with a mobile-first user experience, allowing customers easy 24/7 access to their spending, payment progress and milestones, all in the highly-rated BrightWay app.

BrightWay presents a strong value proposition to customers, giving cash back, rewarding on-time payment and helping them build credit. These are real-life tools for customers who are eager to make progress while using their card for everyday purchases, including groceries, gas and retail. For every six months of on-time payments, a customer is able to choose an interest-rate reduction or an increased line of credit.³ In 2023, our first Brightway customers graduated to the Brightway+ card, a significant milestone achieved with the completion of on-time payments.

BrightWay cards reflect OneMain's significant experience and understanding of nonprime customers and how to better serve them. The cards are designed to help our customers build credit on the path to a better financial future.



By the Numbers:²

Unlimited
1%
cash back

4.6+
star app rating

89%+
of payments made in app

72%
of customers enrolled in
e-statements

309k
monthly users⁴

¹ BrightWay® is a registered trademark of OneMain Financial Holdings, LLC. The BrightWay credit card is issued by WebBank.

² as of December 31, 2023

³ Subject to affordability and certain limits

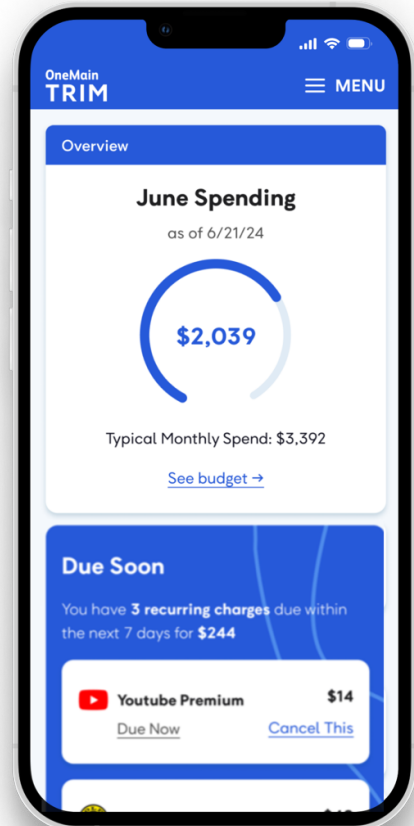
⁴ Unique customers who successfully logged into mobile app or website at least once

Trim by OneMain®

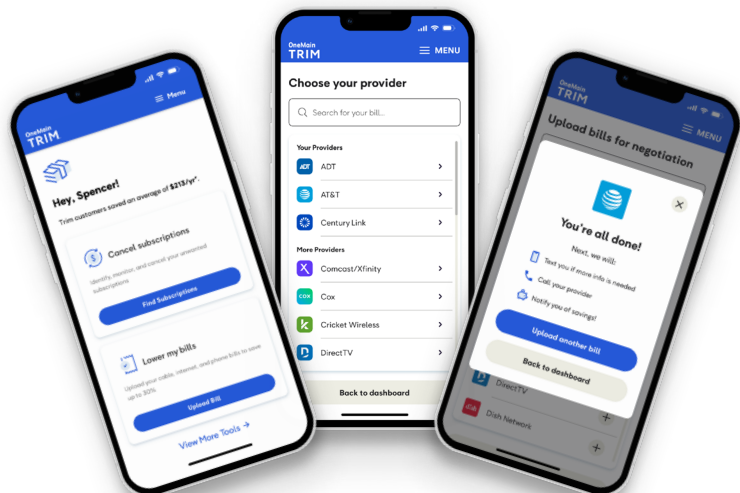
We offer Trim by OneMain® to all our customers, free of charge. The financial wellness features of Trim help customers easily stay on top of their personal budgets and take steps toward improved financial health. Trim works by organizing and analyzing personal spending data to identify opportunities for customers to save money.

Trim's digital tools help customers make changes that add up to real savings. Highlights include:

- **Bill negotiation:** Trim negotiates and secures better rates on customers' bills. This service works with most providers including insurance, cell phone, cable, home security and satellite radio.
- **Subscription monitoring and cancellation:** Trim analyzes transactions to find recurring subscriptions and can cancel them on a customer's behalf if they are no longer wanted and request refunds for past charges.
- **Spend tracking and text message notifications about transactions:** Trim categorizes and analyzes expenses to help customers stay on track of their spending and alert them of uncommon charges. Trim informs customers about their spending trends, can provide reminders of bill payment dates and much more.
- **Smart budgeting:** Trim helps customers set up customizable budgets to easily stay on track with their financial goals.



All OneMain team members also have access to Trim.





Executive Office of Customer Care (EOCC)

OneMain's Executive Office of Customer Care (EOCC) provides 1:1 attention to promptly resolve customer complaints.

EOCC team members deliver timely, high-quality customer service by researching and resolving complaints through a centralized office – with the goal of delivering a better overall customer experience. Company leaders across the enterprise work with the EOCC to review complaints in detail and propose resolutions to customers' concerns.

The EOCC serves customers with compassion and can provide aid to customers facing hardship or needing assistance during a challenging time.

Examples of the processes taken by the EOCC to find an appropriate solution and resolve a complaint might include:

- Reaching out to the customer to ensure OneMain understands their concerns and desired resolution
- Reviewing the account and/or application to gather further context and background information, including reviewing notes and call recordings as necessary
- Reviewing enterprise policies to ensure consistency
- Identifying and implementing enhancements to improve the customer experience



"Throughout the year the EOCC team remained consistent in being attentive and considerate with our customers. In a world where automation is at a high, the EOCC adds that personal touch to each and every customer. I am proud that the EOCC continues to provide the top tier customer service when the customer is in need"

— Lindsey McCoy, Executive Office of Customer Care

~90%
of our customer
complaints are resolved
within two weeks

Borrower Assistance

Borrower Assistance is available for customers in all 44 states where we operate. This program provides borrowers experiencing short- or long-term financial hardships with a variety of repayment alternatives.

Customers Share Their OneMain Loan Experiences



“I’m more optimistic now than I was before OneMain. I feel like I’m in control of my future and they give me the tools to be in control of my future. It’s like they’re guiding me on the right path.”

– Dean, OneMain Customer



Our Communities

Credit Worthy by OneMain Financial

Now in its third year, OneMain’s free financial education program continues to help young people take steps toward a brighter financial future. With the help of OneMain’s innovative digital curriculum, high school students learn about financial basics, managing credit, entrepreneurship, and preparing for college or careers.

Credit Worthy by OneMain launched nationwide and is now active in all 50 states, Washington D.C., and Puerto Rico. Credit Worthy is made possible through a multi-million dollar investment from OneMain. Courses are created in collaboration with EVERFI, a digital education company.

357,534
students reached

3,829
schools nationwide

615,767
hours of learning


317
team member
volunteers

55%
of schools using the program are
low-to-moderate income (LMI) or
Title I schools

\$173,000
awarded in college
scholarships

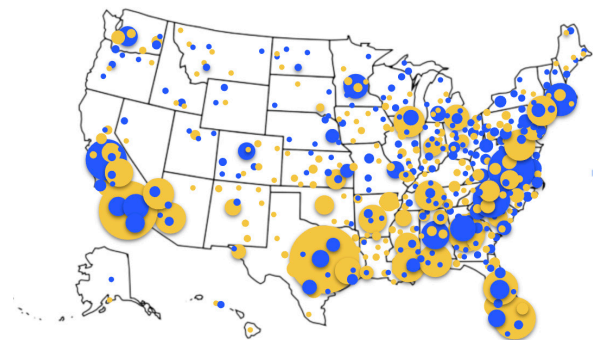
EVERFI Impact Report. All statistics are from Fall 2021 – Spring 2024.

Credit Worthy National Reach in Academic Year 2023–2024



CreditWorthy
by OneMain Financial

Credit Worthy by OneMain launched nationwide and is now active in all 50 states, Washington D.C., and Puerto Rico.



● High Need School ● Non High Need School

A school is considered high need if more than 50% of students are eligible for free-or-reduced-price lunch programs (LMI) or is classified as Title I.

OneMain in Classrooms Across the Country

Credit Worthy was showcased at **signature events** in Indianapolis, IN and Wilmington, DE, as team members shared their personal financial and career journeys with 145 students and awarded 11 scholarships.

OneMain donated 50 laptops to Purdue Polytechnic High School as part of our first technology recycling initiative in September. The laptops were given to the school's robotics program and students used them to win the all-girls robotics fall tournament, IndyRage 2023. The laptop recycling program is ongoing when devices are available to donate.

On October 19, National Get Smart About Credit Day, more than 40 team members leveraged the Credit Worthy curriculum to teach 300 students about responsible credit behavior.

Credit Worthy's Course Curriculum

The four courses listed below are offered for free nationwide. Teachers can bring Credit Worthy to their classrooms by visiting our Family Resource Center.



EVERFI: Financial Literacy



Keys to Your Future: College & Career Exploration



Build: Credit Fundamentals



Venture: Entrepreneurial Exploration

During the 2023–2024 academic year, OneMain took Credit Worthy to a new audience at Dallas College, one of the largest community colleges in Texas. The expansion gave community college students the opportunity to learn about credit scores, starting out and growing credit, and ways to repair and improve credit.

Credit Worthy was created to meet national financial literacy standards and is now a recommended resource for teachers across the country. More than two-thirds of states in the U.S. have passed or introduced legislation requiring students to take a personal finance course before graduation, and Credit Worthy will support students and schools in fulfilling these financial education requirements and help give them a solid foundation for their financial futures.

The Credit Worthy Family Resource Center website provides articles, videos and additional tools for credit education, in both English and Spanish.



“I am grateful for the opportunity to collaborate with OMF team members that I would not otherwise meet, while providing such an impactful program to students across the country. Seeing that students have actually absorbed the information in Credit Worthy means they are much better prepared for adulthood than many of us were.”

— Davida Black, OneMain Credit Worthy Ambassador



Understanding the Impact of Credit-Based Education for High School Students

Research has consistently shown that the younger generations do not have a good understanding of credit and credit-based financial products, which can lead to low credit scores, higher interest rates, and difficulties in accessing credit. *Build: Credit Fundamentals* was created by OneMain to help students develop healthy credit habits early. In March 2024, our partners at EVERFI released a new report about the impact our

course has on students. The EVERFI team conducted an analysis based on pre and post course surveys of 17,000 U.S. students, primarily in 9th–12th grade, who have taken the *Build* course. EVERFI’s research showed that our *Build* course prepared students with a sound knowledge base from which to improve their perspectives and change their future behaviors. Furthermore, it also found that regardless of socio-economic background, all students benefited from the course and saw comparable gains in knowledge. The full report is available on our Investor Relations site.



“My attitude has changed after this program because I can now discuss on these topics without getting frustrated or confused. I can now speak about it freely with my family, teachers, and friends who are struggling on these topics the same way I was before the program. I have truly seen the difference with my understanding of the different aspects of Credit Worthiness.”

— Eunice R., Coral Reef High School, Grade 12



“Understanding the impact of credit on my financial well-being is also very empowering, as it shapes my approach to managing financial resources during my academic journey by emphasizing the significance of approaching decisions sensibly. Armed with this knowledge, I am determined to make informed decisions that will allow me to pursue my educational goals without burdening my future self or my family with excessive debt.”

— Huma M., Purdue Polytechnic High School, Grade 12



“We absolutely loved our partnership with EVERFI & OneMain Financial and the opportunity to get our students engaged in critical personal finance skills. We so often hear graduates of any institution say ‘I wish I learned more about personal finance in high school’ and this is it - this is a great opportunity for students to learn all the skills they need to know for high school and beyond.”

— Drew Goodin, Lead Teacher, Purdue Polytechnic High School

Corporate Philanthropy

Each year, we make a positive impact at the local and national level by partnering with organizations aligned with our mission and three philanthropic pillars: financial empowerment, food insecurity and disaster relief.

In 2023, OneMain and our team members provided a total of nearly **\$1.6 million** in support to nonprofit organizations. Team members also donated their time, volunteering nearly **8,300 hours**. After in-person volunteering was made difficult by the pandemic for two years, our team stepped up dramatically, deepening our culture of giving back.



Financial Empowerment



Food Insecurity



Disaster Relief

OneMain Lends a Hand

Our OneMain Lends a Hand program encourages team members to support the causes they care about in communities across the country through employee giving, dollar-for-dollar matching gifts program, and volunteering. To show our commitment to giving back, we provide 3 days of paid volunteer time off annually and reward all new team members with \$25 to donate to the cause of their choice. In 2023, we launched a new Dollars for Doers volunteer rewards program that awards and gives charitable credits to team members who volunteer in their communities at the rate of \$25 per hour of volunteer time, up to \$100 each calendar year.

Food Insecurity

Hunger Action Month

For the second year, OneMain team members demonstrated their commitment to supporting communities through a month-long Hunger Action Month campaign focused on charitable giving and volunteerism to combat hunger and food insecurity in America.

During September, almost 250 team members devoted more than 700 hours to sort, pack and distribute food products at local food banks around the country for people experiencing hunger. Additionally, the company hosted food and snack drives, with team members contributing over 7,000 food items that were distributed to food banks and shelters across the country.

OneMain made a \$250,000 grant to support Feeding America's Empower program, which offers long-term economic mobility resources like workforce development and financial coaching. We also extended our support by providing grants to Feeding America network food banks located near our branches and corporate and central sites. And through the OneMain Lends a Hand platform, team member donations and OneMain's 2-to-1 match provided nearly 138,000 meals for families.



In 2023, OneMain achieved the \$1 million lifetime giving milestone, helping ensure people facing food insecurity have equitable access to nutritious food.

Throughout Hunger Action Month, team members supported the following food banks through volunteering, food drives and employee giving:

- Maryland Food Bank
- Tri State Food Bank
- Second Harvest Food Bank of Metrolina
- Food Bank of Delaware
- Feeding America
- St. Mary's Food Bank
- Food Bank for New York City
- Second Harvest Heartland
- North Texas Food Bank
- Tarrant Area Food Bank
- God's Pantry Food Bank
- Gleaners Food Bank of Indiana
- Community Food Share
- Maui Food Bank
- Peoria Area Food Bank
- Mississippi Food Network
- Capital Area Food Bank
- Atlanta Community Food Bank
- Care and Share Food Bank
- Feeding America Tampa Bay
- Hawaii Food Bank



Financial Empowerment

In 2023, we continued to devote time and resources to bringing financial empowerment and education to all generations. OneMain awarded over \$290,000 in financial empowerment grants. We supported the following organizations who share our mission of financial wellness through grants and volunteer engagement:

- Arizona Council of Economic Education
- Boys & Girls Club of Evansville
- Center for Transforming Lives
- Cents Ability
- Chicago Urban League
- Greater Washington Urban League
- Jumpstart Coalition
- Loyola University Maryland, Inc.
- LULAC
- National Foundation for Credit Counseling
- National Urban League
- Orange County's United Way
- United Way of Central Maryland
- Urban League of Central Carolinas
- Wounded Warrior Project
- Valley of the Sun United Way

Junior Achievement USA is the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future and make smart academic and economic choices. OneMain has supported Junior Achievement locations across the country through programming grants and team member volunteer engagement with Junior Achievement programs, Finance Park® and BizTown®.

- Junior Achievement of Central Carolinas
- Junior Achievement of Central Maryland
- Junior Achievement of Dallas
- Junior Achievement of Delaware
- Junior Achievement of Southwestern Indiana
- Junior Achievement of the Bluegrass



Disaster Relief

When disasters hit, OneMain has a history of lending a hand in the communities where our team members live and work. In 2023, we acted quickly to support team members, communities and customers impacted by natural disasters across the country.

Maui Wildfires

The tragic wildfires that swept through the Hawaiian island of Maui touched OneMain customers and team members, including our Kahului branch. The disaster destroyed homes, businesses and cultural sites, resulting in one of the deadliest wildfires in U.S. history. With thousands of residents having been displaced and the recovery expected to take years, OneMain partnered with Feeding America and donated \$20,000 to support local hunger relief efforts and provide food and emergency supplies for Maui families.

In addition, OneMain and its team members organized a virtual food drive for the Maui Food Bank, resulting in an additional \$21,000 in food donations for impacted families.

Mississippi Delta Tornadoes

When the Mississippi Delta region experienced devastating tornadoes in the spring of 2023, OneMain team members responded quickly, hosting a community relief event in partnership with Mississippi Food Network that distributed food boxes to more than 250 families. Our Greenville branch team continued support efforts throughout the year, following up with a school supply drive for impacted students and a food drive during Hunger Action Month.



Selma branch team members hosted a food distribution event following the Selma tornadoes in January of 2023.

Selma, Alabama

Following the effects of devastating tornadoes, Selma, Alabama branch team members came together to provide support to the community by partnering with the Selma Area Food Bank to distribute food boxes to residents filled with groceries, including cereal, pasta and canned fruits and vegetables.

Following the event, team members toured the disaster zone and distributed sandwiches to residents and disaster response workers.

Borrower's Assistance Program for Customers

When disasters occur, OneMain's Borrower's Assistance program for customers offers a set of options to assist customers who have experienced or are experiencing a financial hardship that hinders them from maintaining the contractual agreed-upon loan payments. Assistance can be offered proactively or upon customer request.

OneMain Employee Disaster Relief Fund

The OneMain Employee Disaster Relief Fund provides support to team members who have been directly impacted by FEMA-declared disasters.

The Fund is available for impacted team members to apply for grants to help with disaster relief expenses such as emergency food, clothing, shelter, home repair and more. All team member applications are reviewed by an independent Employee Relief Fund administrator, E4E Relief.

Impact Investments

Our impact investment strategy is designed to advance financial inclusion, education and sustainability. The following investments accelerated our efforts to remove financial barriers for nonprime customers and strengthen communities.

Financial Inclusion

Minority Depository Institutions

In 2023, OneMain made a \$25 million commitment to support Minority Depository Institutions (MDIs) through the J.P. Morgan Empower Fund. As an extension of our mission to improve the financial well-being of hardworking Americans, particularly those in underserved communities, this commitment was designed to help communities become more financially secure.

This \$25 million will benefit two MDIs selected by OneMain: Sunstate Bank, based in Florida, and First Independence Bank (FIB), based in Michigan. Both banks serve populations often missed by traditional lenders. The institutions are also based in communities where OneMain has a significant presence.

Both Sunstate and FIB have utilized the Empower Fund to better serve customers and improve the financial well-being of their communities. Sunstate Bank was able to further their technology investments, including enhancing digital web and mobile solutions for self-service and account opening functionality. FIB has expanded their market footprint and broadened their strategic partnerships to assist communities in low- to moderate-income areas with financial literacy and planning. In addition, FIB also launched a small business minority loan program for new start-ups and existing small businesses.

Military Veterans

Also in 2023, through a partnership with Academy Securities, OneMain committed \$25 million to support military veterans re-entering the workforce. J.P. Morgan's Academy money market share class is a

partnership with Academy Securities, a veteran-owned and -operated investment bank.

OneMain's commitment supports Academy Securities in the ability to hire, mentor, and train military veterans as they transition their careers from active-duty service. Academy pairs military veterans alongside finance industry professionals to maximize the transferable skillsets they have developed in uniform. These worthy and talented professionals represent an undervalued pool of talent, and bring with them a sense of teamwork, integrity, and service; attributes appreciated by all organizations, and particularly relevant to financial services.

Social Bonds

Since 2021, our Social Bonds have put into action our commitment to provide fair and affordable credit access for nonprime individuals in underserved communities.

In June 2021, we issued our \$750 million inaugural unsecured Social Bond with a maturity date of January 2027, pursuant to which we allocate (and commit to reallocate until the maturity, divestment, cancellation or repayment of such Social Bond) the net proceeds from such Social Bond to an Eligible Portfolio comprised of loans to individuals residing in counties identified as "Credit Insecure" or "Credit-At-Risk" by the Federal Reserve Bank of New York — with at least 75% of such loans made to racial minorities and/or female borrowers.¹

Building on this commitment, in April 2022, we completed our second Social Bond, a \$600 million Social ABS issuance, a first of its kind by a U.S. issuer. The issuance was initially collateralized by (and during its 3-year revolving period we commit to maintain collateralization by) a portfolio of loans made to individuals in rural communities. 75% of these loans will be made to borrowers with an annual net income of \$50,000 or less.²

¹ OneMain Financial, OneMain Social Bond Framework, June 2021

² OneMain Financial, OneMain ABS Social Bond Framework, February 2023

Social Bonds (continued)

For both transactions, we leveraged relationships with diverse broker dealers, including women-owned and -operated and minority-owned and -operated firms. In addition, we received second-party opinions from S&P Global Ratings attesting that OneMain's Social Bond Framework and OneMain's ABS Social Bond Framework align with the International Capital Market Association's 2020 and 2021 Social Bond Principles, respectively.³

Our Social Bonds will contribute toward meeting the United Nations Sustainable Development Goals (UN SDGs). The UN SDGs, established by all UN member states in 2015, promote social equity, a healthy planet and economic prosperity for all through a collection of 17 global goals. Particularly relevant for the use of proceeds from OneMain's Social Bonds are the goals of:

- No poverty
- Decent work and economic growth
- Reduced inequalities

Post issuance Annual Reports are available on our Investor Relations website.

³S&P OneMain Social Framework Alignment Opinion, June 2021 and S&P OneMain ABS Social Bond Second Party Opinion, February 2023



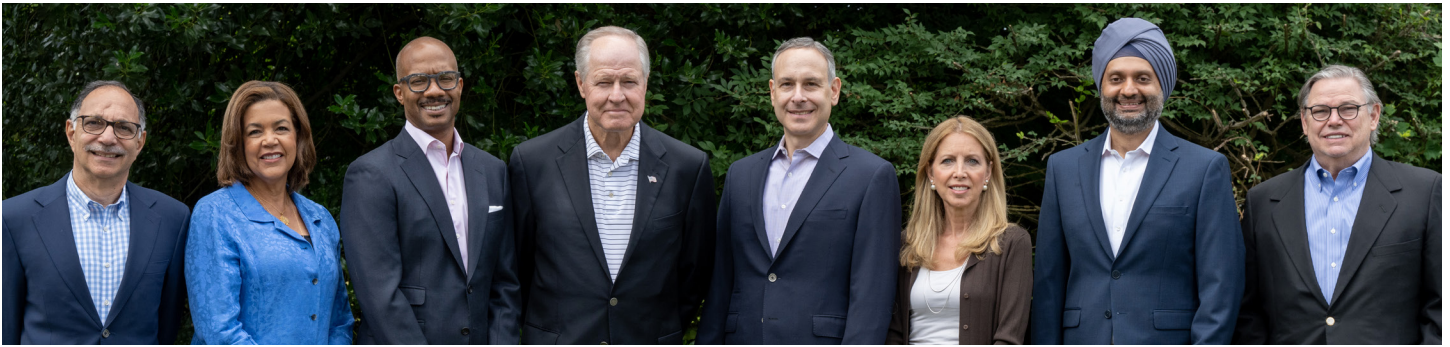
Corporate Governance

Effective, Transparent Corporate Governance

Prioritizing corporate governance holds us accountable to our stakeholders and the public. This focus and our commitment to review and evolve our practices as appropriate send a powerful message that allows us to maintain the trust placed in us by team members, customers and communities.

Our Board believes that strong corporate governance practices are important to ensuring effective oversight. In consideration of our evolving shareholder base, the Board undertook a comprehensive analysis of the Company's Board, governance, executive compensation and impact-related practices and disclosures and have taken steps to enhance our governance framework.

This year, OneMain continued to seek feedback from our shareholders regarding the evolution of our practices and disclosures. Shareholders have provided our Board and management with informative insights which have directly informed our priorities, and we have received positive feedback on the actions we have taken.



Board of Directors

Our Board supports the effective oversight of the company's long-term strategy and purpose. Our Board is currently composed of eight directors, a majority of whom are independent. The Board has six committees: Audit, Nominating and Corporate Governance, Compensation, Compliance, Risk and Executive. Our annual Proxy Statement includes detailed information about the membership and responsibilities of these committees.

During the last three years, we have refreshed our Board with the appointment of three independent directors – Phyllis Caldwell, Philip Bronner and Toos Daruvala. Each of these directors augments the collective skillset of our Board and brings different perspectives and experiences that help inform our Company's strategy. With these changes, we enhanced our Board's diversity, with 50% of current directors diverse by race and ethnicity and 25% female. In identifying new director candidates, the Nominating and Corporate Governance Committee considers a number of factors, including prior experiences, skills and diversity.

Our directors' integrity, character and sound business judgment are essential to effective corporate governance. Refer to our Proxy Statement for additional information about our Board, including detailed biographical information and a skills matrix that reflects the abilities and diversity of our Board members.

Board Oversight of Impact

The Board provides regular review and oversight of our Impact practices and the various impacts of risks on our business. This oversight responsibility is formalized in the Nominating and Corporate Governance Committee and Risk Committee Charters.

The Board uses its standing committees to monitor and address risk management within the scope of each committee's expertise or charter. The Nominating and Corporate Governance Committee is also responsible for discussing with management the Company's progress, our reporting of impact issues and our communication with investors and other stakeholders regarding these matters. The Risk Committee oversees key risks, including cybersecurity, information technology and data privacy risk.

The Compensation Committee oversees and regularly engages with our senior management on a range of human capital management topics, including diversity and inclusion, employee engagement feedback, talent management, compensation and benefits. The Compliance Committee oversees legal and regulatory compliance matters and monitors associated risks.

These committees receive regular reports about progress related to Impact topics and relay these matters to the full Board.

Board of Directors, from left to right: Toos N. Daruvala, Phyllis R. Caldwell, Philip L. Bronner, Richard A. Smith, Douglas H. Shulman, Valerie Soranno Keating, Aneek S. Mamik and Roy A. Guthrie

Impact Executive Council

Our Impact Executive Council was formed in 2021 with the support of our CEO, leadership and investors. The Council is composed of diverse senior executives who help coordinate internal resources and provide regular and direct reports to the Nominating and Corporate Governance Committee on Impact-related topics.

This executive group provides distinct management-level oversight of Impact workstreams. Each leader is appointed by the CEO, reflecting the importance of monitoring Impact matters and risks for potential impacts on the Company and the consumer lending industry. The Council meets at least quarterly and receives regular updates from our Vice President and Managing Director of Impact, Paola Garcia Abbo. This approach provides a mechanism to continually identify opportunities to advance our policies and practices. A cross-functional working team, ranging from Environmental to Financial Reporting, supports the Council's work.

Each executive holds primary responsibility for a different workstream. Council members are selected for their respective areas of responsibility, including:

- Human capital management, diversity and inclusion
- Philanthropy, customer-facing initiatives, financial inclusion and wellness
- Impact investing and social finance, including social bonds and ABS issuances
- Governance, disclosure and corporate social responsibility
- Operations and facilities

Board of Directors Nominating and Corporate Governance Committee



Impact Executive Council



Jenny Osterhout
Chief Financial Officer



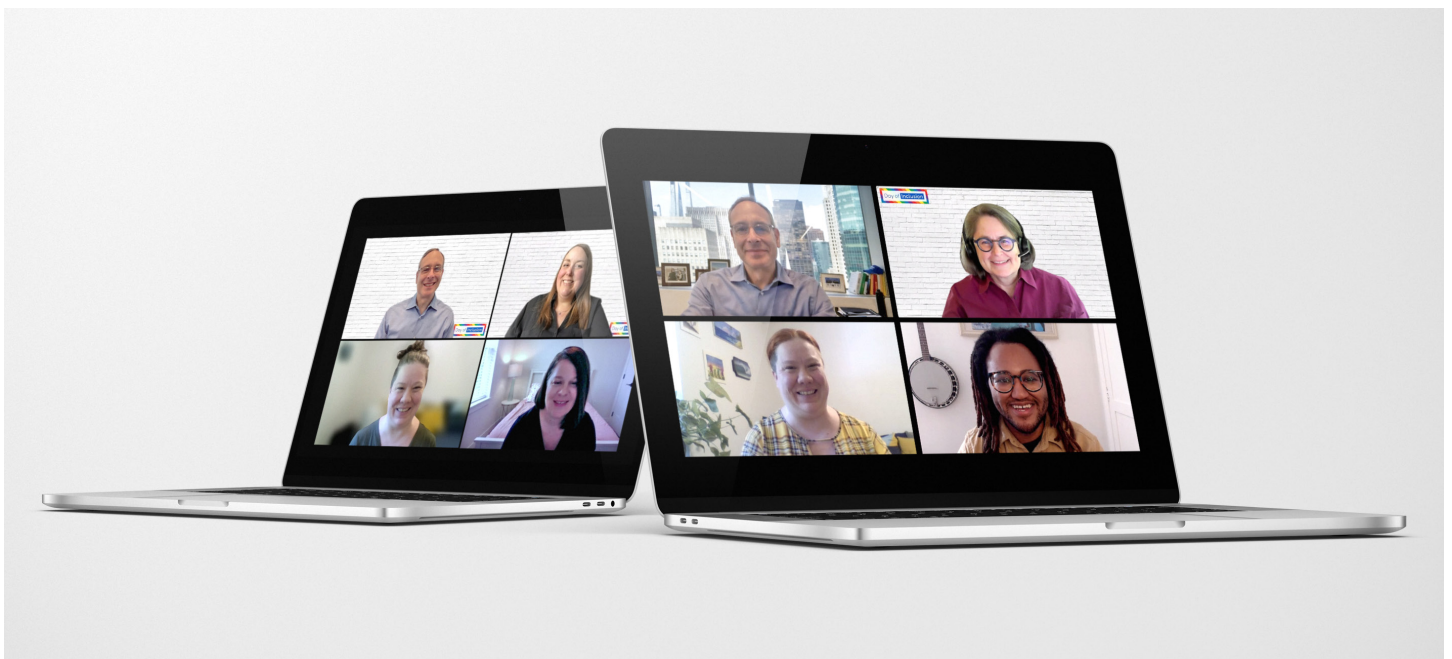
Micah Conrad
Chief Operating Officer



Heather McHale
Chief Human Resources Officer



Lily Fu Claffee
Chief Legal Officer



Diversity Council

OneMain's Diversity Council is led by our Chief Human Resources Officer and consists of 12 team members representing a wide range of roles, departments and geographies. The Council meets monthly to provide thought leadership, champion our culture of inclusion and support diversity initiatives across the organization.

In 2023, the Council worked to both further embed our Company's diversity and inclusion initiatives into our community and to provide additional oversight of our diversity initiatives. Specifically, the Council:

- Promoted our Day of Inclusion series (see pg. 8)
- Supported our diverse leadership development programs (see pg. 6)
- In 2023, The Women in Finance group expanded to approximately 300 female professionals and allies. The mission of the group is to create a platform for women at OneMain to network, mentor, and support their career development and advancement

To inform these efforts, the Council receives regular updates on diversity trends across the Company.

Cybersecurity Oversight

Protecting the integrity and security of our customer and team member data is a top priority for OneMain. We take information security seriously, continually enhancing our fortifications and improving our operational resilience.

Management is responsible for day-to-day risk management, and the Board is responsible for overseeing enterprise-wide risk management. The Risk Committee assists the Board and its committees in fulfilling their responsibilities for risk management oversight. This expressly includes the oversight of cybersecurity and data privacy risk management.

Our Chief Information Security Officer (CISO) has primary management-level responsibility over our cybersecurity program and reports on the cybersecurity program to the Board at least annually and to the Risk Committee on at least a quarterly basis.

Our team members are key to protecting company and consumer assets.

- We enforce our culture of data security through specialized and regular education and training for team members. We mandate cybersecurity training for all team members and contractors upon joining OneMain and annually thereafter.
- We regularly publish enterprise-wide educational articles on cybersecurity topics and evaluate team members on their cyber skills.
- We conduct an annual Cybersecurity Awareness Month for team members.

Across our team, we maintain resilient, sophisticated data security systems, and conduct thorough internal and external assessments.

- Our cybersecurity teams conduct internal and external testing designed to identify additional opportunities to fortify our program and protect client and company data.
- We regularly assess the risk of our vendors as part

of our cybersecurity risk management program.

- In 2023, we upgraded to a more secure multi-factor authorization (MFA) system for both customers and team members.

Our program is designed to adhere to cybersecurity best practices.

- OneMain undergoes an annual SOC 2 Type II audit, which verifies that OneMain security controls are designed in accordance with the AICPA Trust Services Principles and Criteria.
- We maintain a corporate cyber risk insurance policy as part of our Enterprise Risk Management program, which is reviewed at least annually.
- OneMain is subject to and has designed our program to comply with cybersecurity regulations and the National Institute of Standards and Technology Cybersecurity Framework (NIST CSF) and strives to meet or exceed the highest industry standards.
- We continually evaluate changing cyber risks and have detailed Incident Response, Business Continuity and Disaster Recovery programs in place that evolve as new threats arise.
- Our threat intelligence program couples the best thinking from our peers and cybersecurity researchers with our own experiential analysis to drive prioritization and threat hunting.





Upholding Our Code of Business Conduct and Ethics

Our Code of Business Conduct and Ethics helps ensure the Company abides by all applicable laws, regulations and standards. Directors, officers and team members are required to adhere to this code. In addition, our CEO, CFO and Principal Accounting Officer must observe the Company's Code of Ethics for Principal Executive and Senior Financial Officers, which helps create a culture of high ethical standards, transparency and compliance.

Complaints and concerns relating to the Company's accounting, financial reporting, internal accounting controls or auditing matters can also be communicated to the Audit Committee or on an anonymous basis on our hotline. We enforce a zero-tolerance policy for retaliation against good-faith reporting.

The Code of Business Conduct and Ethics and the Code of Ethics for Principal Executive and Senior Financial Officers are available on our Investor Relations website.

Statement on Human Rights

OneMain recognizes our responsibility to help protect and promote human rights, and we strive to meet our responsibility to respect the human rights of our team members, customers and the communities we serve. Our Statement on Human Rights, provides that OneMain's business activities are guided by the principles in the United Nations' Universal Declaration of Human Rights.

A copy of our Statement on Human Rights is available on our Investor Relations website.

Supplier Standards

OneMain conducts risk-based due diligence and began requesting third parties to complete an Impact assessment during the onboarding process. The Impact assessment provides information on third party supplier standards regarding labor, child labor, discrimination, health and safety, data protection, and cybersecurity.

Enterprise Risk Governance

We take a structured and deliberate approach to managing, measuring and controlling risk within the context of our Company's business strategy and activities. We maintain a formal compliance management system, risk management framework, and employ professional legal, risk and compliance staff members who oversee these efforts.

We maintain an Enterprise Risk Framework Policy that describes the risks we recognize, within the context of our business strategies.

The Board oversees the Company's material risks by reviewing the development and implementation of systems and processes designed to identify, manage and mitigate reasonably foreseeable material risks and by overseeing the implementation of appropriate enterprise-wide strategies and policies to identify and mitigate material risks.

Liquidity Risk Management

In a difficult funding environment, the strength of our balance sheet and depth and breadth of our capital markets access were evident. We continue to have a very conservative balance sheet, ensuring that we have excess liquidity at all times. We have diversified our balance sheet over the last several years with a combination of Asset-Backed Securities and long tenured unsecured debt, which allows us to stagger our maturities, smooth out interest volatility, and ride out any potential market dislocations.

Anti-Money Laundering Policy

We published our Anti-Money Laundering (AML) Policy, which describes, among other things, our policy, compliance requirements and internal control processes related to the Bank Secrecy Act and Anti-Money Laundering.

A copy of our AML Policy is available on our Investor Relations website.

Credit Risk Monitoring

We invest in our people, process and technology with the goal of continuing credit performance on average and over time. We continue to invest in our data science and analytics capabilities.

In addition, we perform regular detailed reviews of macroeconomic conditions and loan portfolio data. The information for these reviews includes U.S. economic data and leading indicators, state and metropolitan statistical area-level economic data, portfolio performance and feedback from our branches about local economic conditions. Based on that information, we adjust our credit strategies to be responsive to changing market conditions.

Prevention of Discrimination and Harassment Policy

OneMain is committed to ethical standards of business conduct and recognizes the importance of credibility, integrity, and trustworthiness.

All team members have a responsibility to report actual or suspected misconduct, and OneMain works to create an environment of safety, without fear of retaliation for team members who make good faith complaints of suspected misconduct.

OneMain's Prevention of Discrimination and Harassment policy applies to all team members. A copy of our Policy is available on our Investor Relations site.

Morningstar Sustainalytics Impact Industry Top Rated Company

Receiving this recognition in 2023 ranks us in the top 7% of 866 rated companies in the Diversified Financials Industry category.

Sustainalytics, a leading global Impact research and ratings firm, measures a company's exposure to industry-specific material Impact risks and analyzes how well a company is managing those risks. To assess its annual Impact Risk Rating, Sustainalytics analyzes the performance of more than 15,000 companies globally across 42 industries.

Sustainalytics' ESG Risk Rating provides a quantitative measure of ESG risk and distinguishes between five levels of risk: negligible, low, medium, high and severe, with a lower score equating a better risk assessment. Since 2021, OneMain has achieved a Low ESG Risk Rating. According to Sustainalytics, the main drivers of the company's Low ESG Risk rating include OneMain's disclosures regarding product governance and data privacy and security.

Occupational Health and Safety

OneMain complies with requirements of the Occupational Safety and Health Act (OSHA).

OneMain's OSHA policy applies to all team members. A copy of our Policy is available on our Investor Relations site.





Environmental Responsibility

For a Sustainable Economic and Environmental Future

OneMain is committed to working with our team members, customers and communities to build a healthier tomorrow. We continuously look for opportunities to minimize our environmental impacts and promote sustainability. We actively seek feedback from our team, communities and shareholders on our initiatives and priorities.

We recognize the importance of aligning with evolving expectations on environmental-related practices and disclosures. Our Board of Directors has formal oversight of Impact policies and practices, including climate-related risks and other environmental topics important to our company and stakeholders.

Environmental Policy

Sustainability is a part of OneMain's daily business operations and we have made a commitment to promote environmental sustainability through our company's policies. In 2023, we published our Environmental Policy to emphasize our dedication to environmental sustainability and compliance for our business.

A copy of our Environmental Policy is available on our Investor Relations site.

Technology Recycling

As part of OneMain's sustainability efforts, our technology recycling initiative identifies gently used assets to donate to local schools participating in our Credit Worthy program.

In the 2023-2024 academic year, we donated fifty laptop computers to Purdue Polytechnic High School in Indianapolis, IN. The laptops were given to the school's robotics program and the students used them to win the all-girls robotics fall tournament, IndyRage 2023.



Energy-Efficient Buildings

We retrofit owned buildings (and some leased buildings) with LED lighting and programmable thermostats.

Our locations include:

- ✓ 44 LEED-Certified¹ branch locations
- ✓ Company Headquarters location LEED-Certified Gold¹
- ✓ One corporate location LEED-Certified Silver¹

Our LEED-Certified locations host a significant part of our workforce and help us to reduce our overall footprint.

Environmental Impact at Company Sites

We are currently undertaking other initiatives and making smart improvements to our branch and corporate sites.

Impact on the environment²



13,414
trees
preserved



1.1M
gallons of
water preserved



1.7M
kWh of energy
saved



2,632
metric tons of
CO₂ avoided



559
short tons of paper
shredded and recycled

¹ LEED-Certified indicates that the building achieves certain standards established by the US Green Building Council for energy efficiency and sustainability. For more information see: <https://www.usgbc.org/leed>

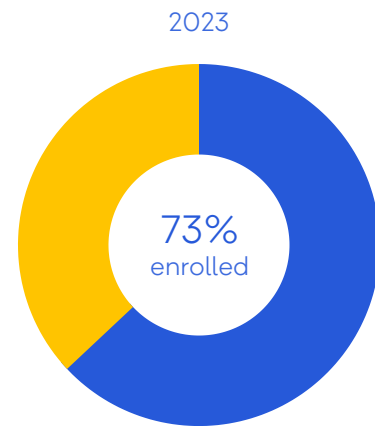
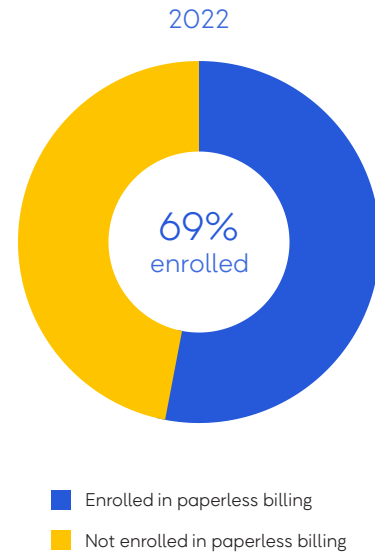
² 2023 Iron Mountain report

Paperless Initiatives

OneMain continues to encourage the use of paperless options when possible. Customers are encouraged to use their online accounts and select the preference to receive their OneMain statements electronically. When a customer agrees to electronic statements, they will receive a monthly digital notification that their statement is available online. Further reducing the paper trail, these customers will also receive a notification when their paid loan documents are available in their online account.

The number of customers enrolled in paperless monthly billing statements continues to climb year-over-year. We have increased the availability of electronic payment options for customers, with 92% of customer payments made electronically in 2023.

The company also has expanded the use of web-based document-recording platforms that allow for electronic record systems. Using an eRecord system reduces paper output, decreases emissions and expenses by eliminating couriers and shipping fees, and provides for the secure delivery and receipt of documents. Customers benefit from faster, more secure and more convenient document service.





Fleet Reduction and Efficiency

OneMain maintains a fleet of corporate-leased vehicles used for business travel. Vehicle fleet policy allows team members to pursue the use of hybrid/electric vehicles where available and practical, as well as the use of fuel-efficient gas-powered vehicles.

OneMain continues to evaluate our fleet inventory and look for opportunities to improve efficiency and remove less fuel-efficient vehicles in support of prioritizing a low carbon footprint. We replace older and less fuel-efficient cars with more efficient or hybrid vehicles. Hybrid vehicles are included as base-model options, where available.

2023 average MPG of fleet: 28.1¹

2023 gallons of gas used: 175,299

We are currently evaluating the feasibility of plug-in models in markets with sufficient charging stations.

¹ Fleet reporting as of October 31, 2023

OneMain Financial®

Better Borrowing. Brighter Future.

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Evansville, IN 47708-1013