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ArcBest's Moving Service, U-Pack, Has Partnered with Affirm to Offer Flexible Financing Options

Innovative payment plans help customers manage long-distance moving costs

FORT SMITH, Arkansas, October 10, 2024—ArcBest[®] (Nasdaq: ARCB), an integrated logistics company, today announced that its household goods moving service <u>U-Pack</u>[®] has partnered with <u>Affirm</u> to offer financing options for long-distance moves. This collaboration allows customers who apply and qualify to book a move now and pay on a payment plan later. U-Pack joins Affirm's network of 292,000 retail partners.

"U-Pack has been helping people move for over 27 years and has earned a reputation for delivering an excellent customer experience," said Andrew Schweizer, vice president of yield at ArcBest. "We're excited to partner with Affirm to enhance that experience even further by offering flexible payment options through a system that's easy to use and well-respected in the marketplace."

Affirm is one of the largest "buy now, pay later" (BNPL) lenders in the U.S., with flexible payment options for goods and services. Offering Affirm enables U-Pack customers in the United States and Puerto Rico to pay on a monthly schedule with no surprises, easy, customizable payments and no late fees. Customers are not charged more than what they see upfront and agree to.

U-Pack customers who want to use Affirm to finance their move can complete a quick online application using a unique QR or text code. If approved, they select a payment plan that works best for their move. Nearly 72% of U-Pack customers who apply to use Affirm have been approved.

"Anyone who has moved long-distance knows it can be stressful and costly. U-Pack is designed to help ease that burden, and we're constantly looking for solutions to make it an even better experience for our customers," said AJ Jones, U-Pack director. "Offering Affirm helps us relieve some of the financial pressures our customers may experience — enabling them to choose a payment plan that works best for their budget and focus their resources on other critical components of moving, including travel costs and real estate fees."

To apply for Affirm financing, customers must be 18 years or older, provide a valid U.S. home address and U.S. mobile number and agree to receive SMS texts. Fixed payments have rates ranging from 10 to 36% APR. Learn more about using Affirm payment options for a U-Pack move.

ABOUT AFFIRM

Affirm's mission is to deliver honest financial products that improve lives. By building a new kind of payment network — one based on trust, transparency and putting people first — we empower millions of consumers to spend and save responsibly and give thousands of businesses the tools to fuel growth. Unlike most credit cards and other pay-over-time options, we show consumers exactly what they will pay up front, never increase that amount, and never charge any late or hidden fees.

ABOUT ARCBEST

ArcBest[®] (Nasdaq: ARCB) is a multibillion-dollar integrated logistics company that helps keep the global supply chain moving. Founded in 1923 and now with 15,000 employees across 250 campuses and service centers, the company is a logistics powerhouse, using its technology, expertise and scale to connect shippers with the solutions they need — from ground, air and ocean transportation to fully managed supply chains. ArcBest has a long history of innovation that is enriched by deep customer relationships. With a commitment to helping customers navigate supply chain challenges now and in the future, the company is developing ground-breaking technology like <u>Vaux</u>[™], one of TIME's Best Inventions of 2023. For more information, visit arcb.com.

ABOUT U-PACK

U-Pack[®], a service of ArcBest[®], is the convenient self-moving service that makes it easier to move long distances on a budget. Load your belongings into a ReloCube[®] container or trailer, and U-Pack handles the driving. Since 1997, we've moved more than 1.5 million people over 2 billion miles.

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