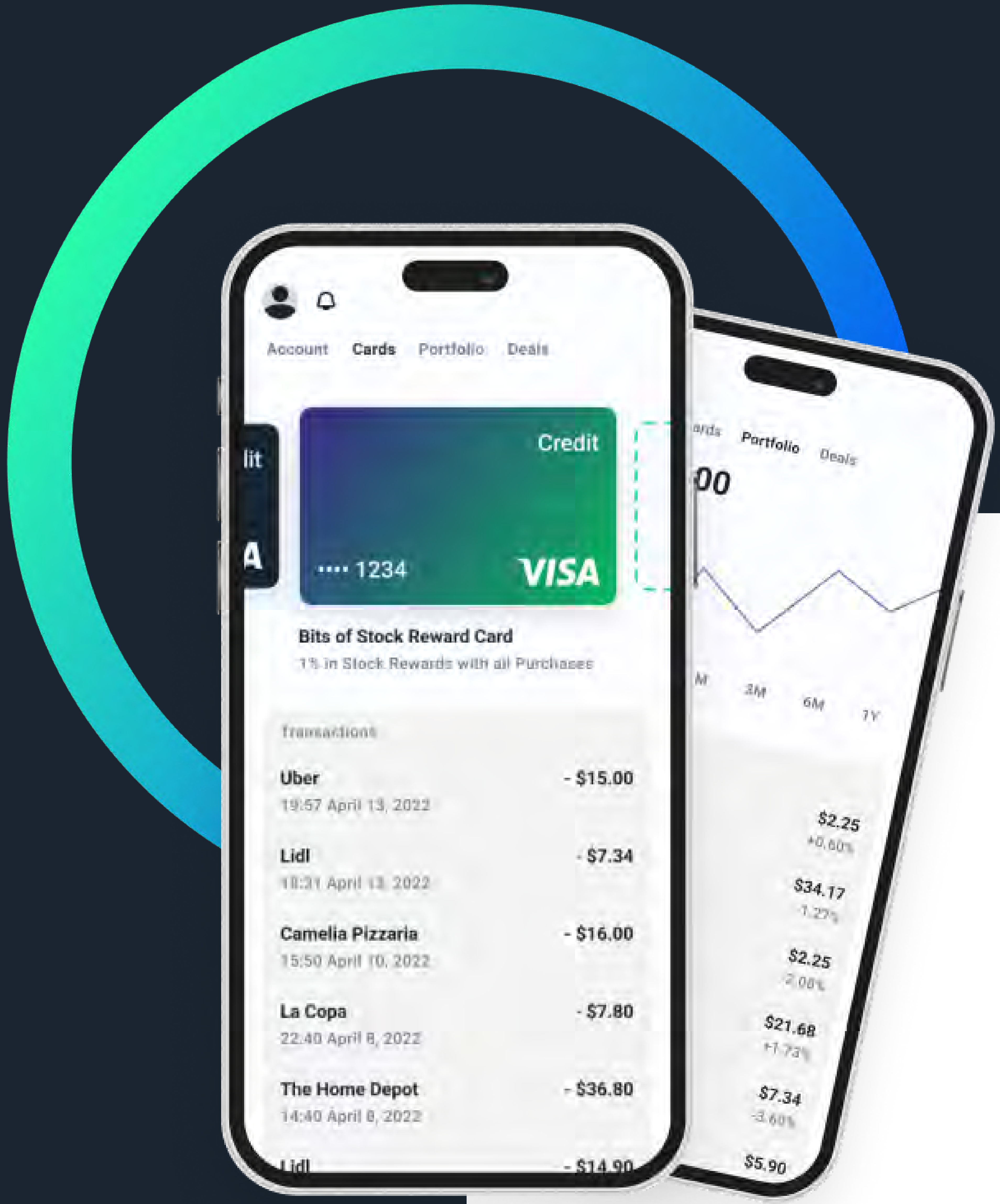
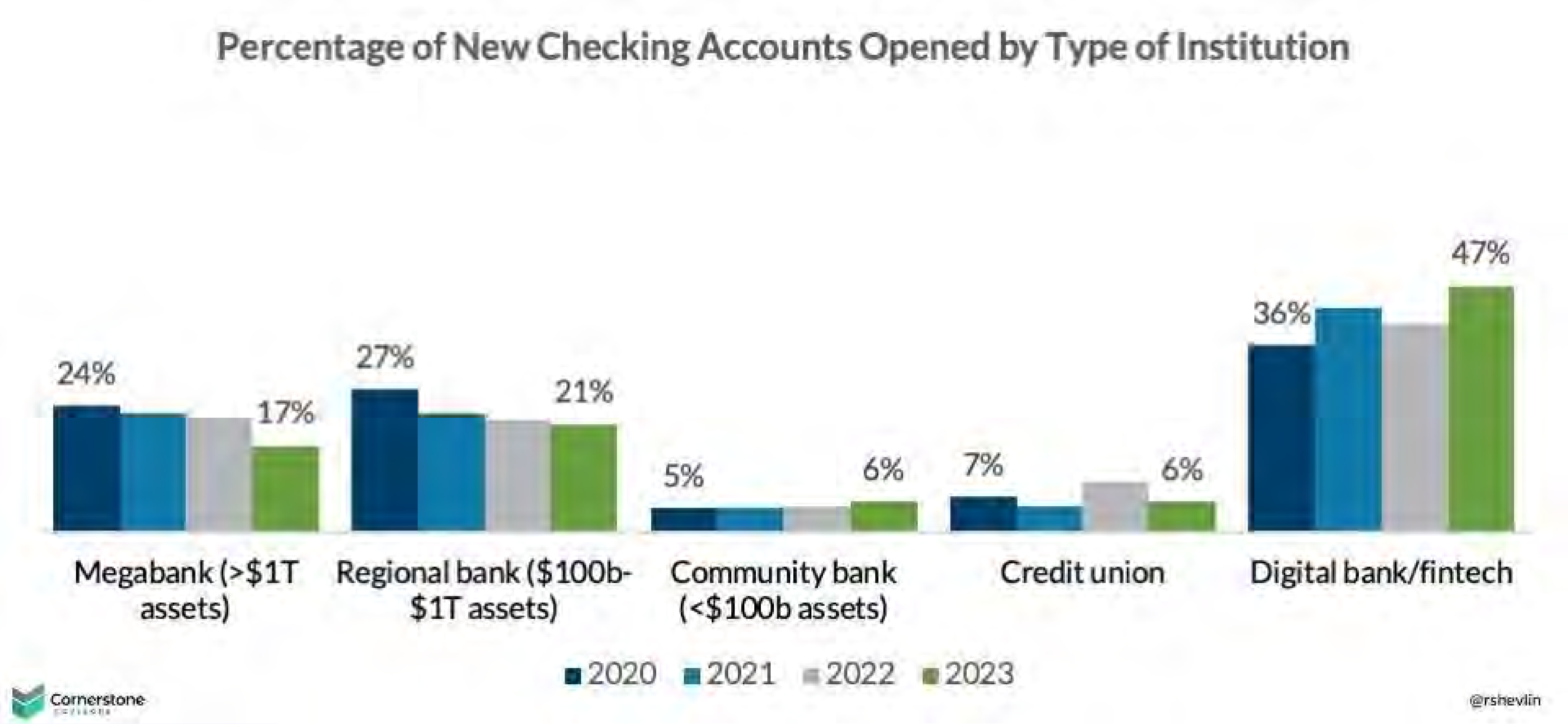
Bits of Stock™

Fractional Stock Rewards on Every Swipe



Digital banks and FinTechs dominate new checking account openings.



How do you care about the **financial wellness** of your members while staying **relevant** and **differentiated**?

Aging

Average age of customer and member base is 53.

Fractional Investing

<1% of Community FIs and Credit Unions

Engagement

<2 app sessions per week for Community FIs and Credit Unions

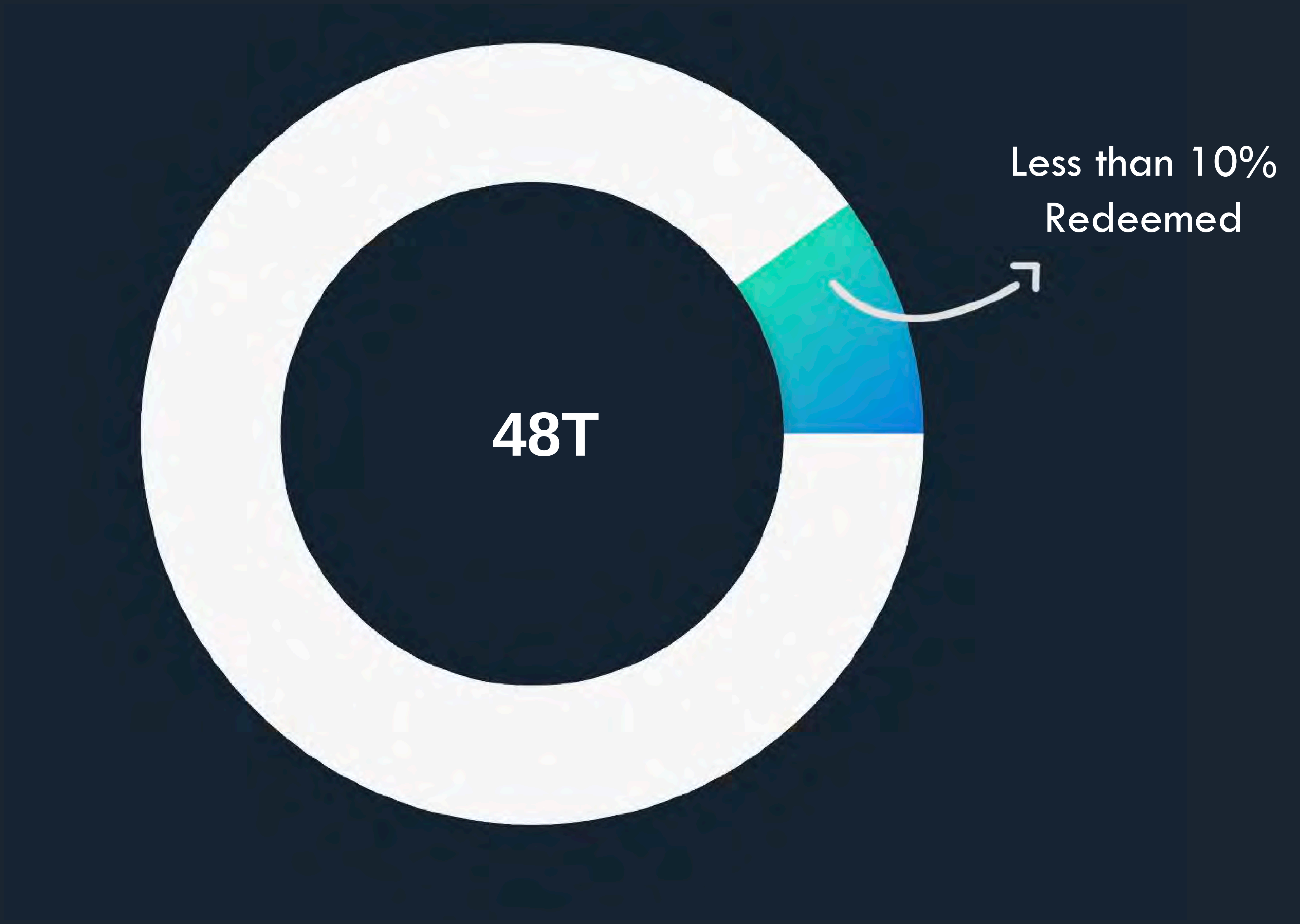
Americans need your help…

“The wealthiest 10% of Americans own a record 89% of all U.S. stocks”

- Urban-Brookings Tax Policy Center

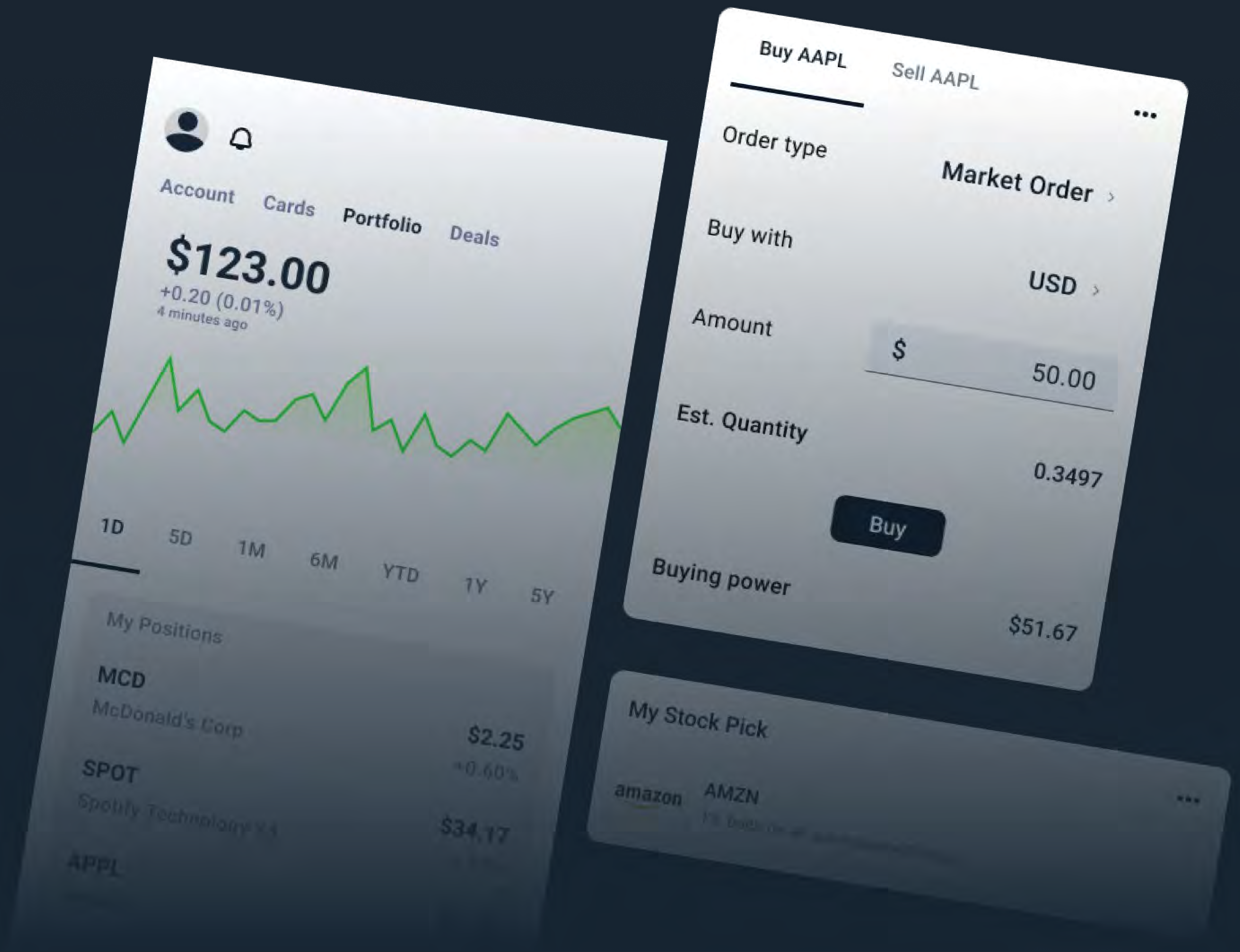
$500 Billion per year spend
48 Trillion unused points

because points disappoint…



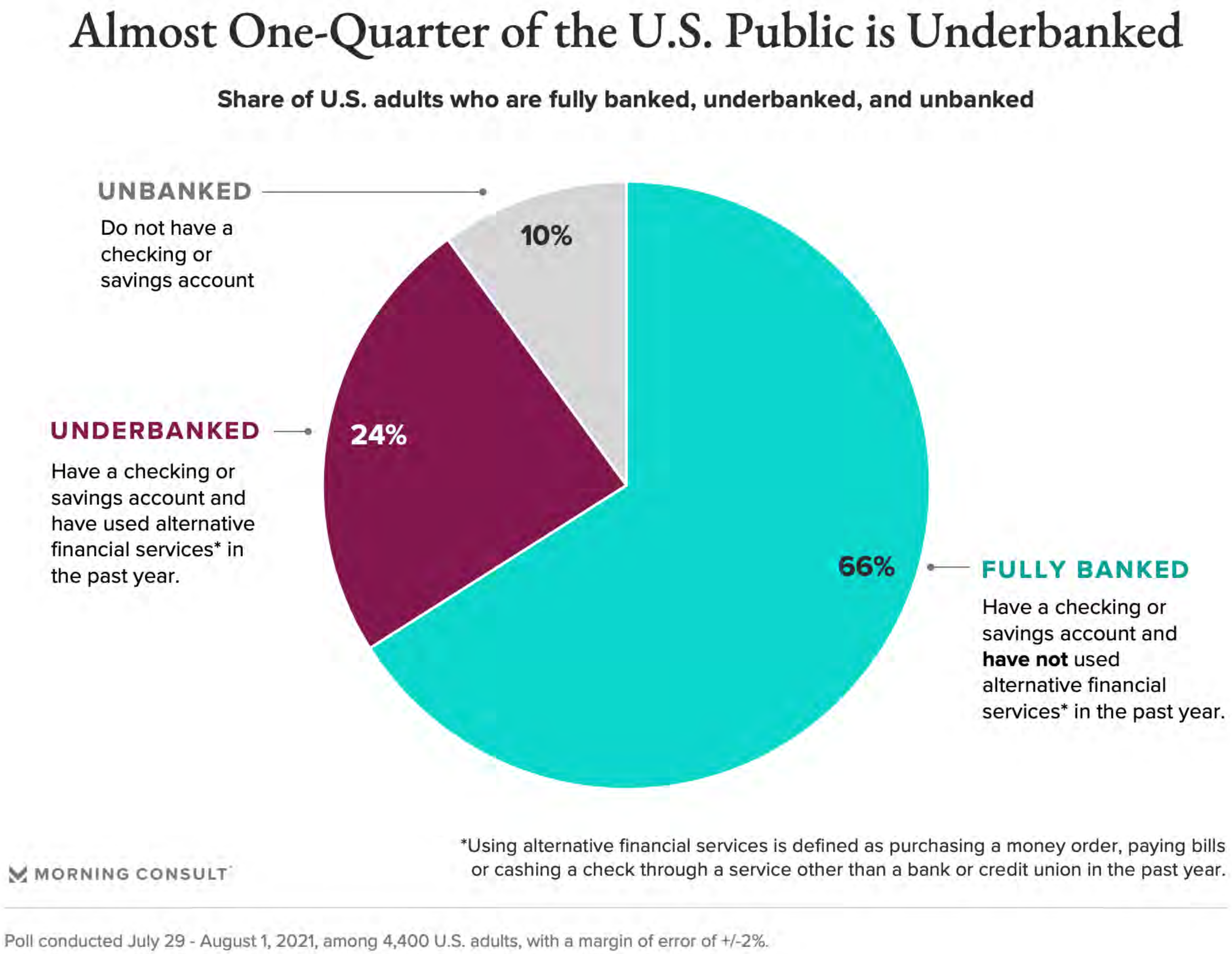
Build Emotional Connections and Financial Wellness through Fractional Stocks as Rewards

- Attract and Engage Younger Members
- Drive Non-Interest Income and Deposits
- 5.4x more likely to be loyal to your Credit Union



Establish a path to financial wellness & wealth-building

Stock Rewards remove the most common barriers to entry into investing and financial well-being



- Consumers earn fractional shares for every day activities like swiping a credit or debit card
- Automating Stocks as Rewards overcomes the most common reasons Americans don't invest
- Earners of Stock Rewards tend to hold their shares and increase their investments

Attract and Retain a younger audience

For top FinTechs and Neo Banks, Fractional Shares have been core to acquiring & engaging younger customers

M1 Finance

50% for the first trades made on the platform by new clients are fractional shares[2]

SoFi

Number of trades on Amazon stock is 16x greater on fractional shares than on the "full" shares[3]

Fidelity Investments

Nearly half (45%) of Fidelity's fractional trading clients are between 18-35 years of age[4]

Acorns, Stash and **Robinhood** have successfully acquired millions of customers using fractional share investing **through roundups & debit card as lead offering.**

Attract and engage a younger demographic.

70% of gen Z want their primary FI to assist with financial goals and your card program can be the key!

Source - Jack Henry

Easy Entry

Fractional shares of stock as “Stock Rewards“ remove the barriers associated with investing for new entrants.

Small Amounts

Millennials list micro-investing as the key to starting a portfolio.

Source - FINRA

Next Generation

Let your customers or members open custodial accounts for their children to help you identify and engage future bank account holders.

LEARN MORE

Attract and Retain a younger audience

Fractional shares drive high engagement

48%

Of Gen Z investors check their portfolios multiple times a day, while 24% check at least once a day.[5]

5x

Avg. number of sessions per week of brokerage account holders in our test app.[6]

WE PARTNERED WITH NYU STERN

Backed by Research

Findings from "The Ownership Economy: How Stock Rewards Shape Consumer Spending by NYU Stern Professor & Best-Selling Author Arun Sundararajan. Download the executive summary here.

16x

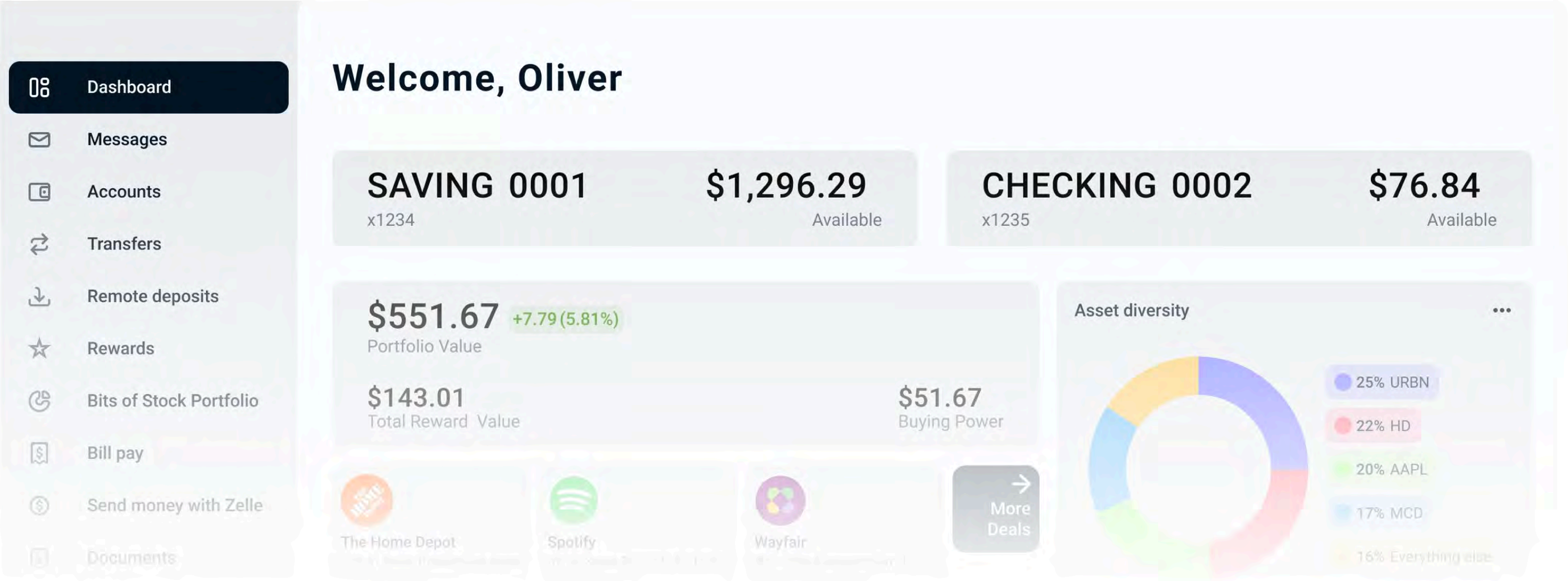
Return on reward spend 50x better than cash

+51%

Increase in monthly spending

+24%

Increase in frequency of spend



We are likely already integrated with your banking provider

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Thank you!

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