



Ensuring budget-strapped Americans get the credit they deserve



Meet Alice: Full-time Striver

- **Goals & Dreams**
- **Employed, full-time**
- **Earns \$36K/year**
- **Side hustles**
- **Motivated**



STAFF ACCOUNTANT
CHILD CARE SPECIALIST
CORRECTIONAL OFFICER
FLIGHT ATTENDANT
MACHINIST
TEACHER
HEALTH CARE TECHNICIAN
EQUIPMENT OPERATOR
EXECUTIVE ASSISTANT
CUSTOMER SERVICE

Meet Alice: Stressed and...

- **Paycheck to Paycheck**
- **Spikes in income/expenses**
- **Barriers to prime credit**
- **Mental grind**
- **Focus on Here and Now**
- **Thin margin of error**



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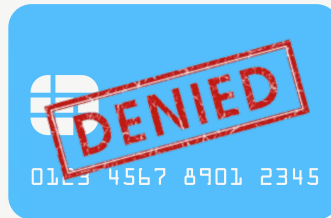
CUSTOMER SERVICE

Meet Alice: ...vulnerable

Small Emergency... ₺1200

Alice's Savings... ₺700

Need ASAP >> ₺500!!



Explosion of Alternative Lending

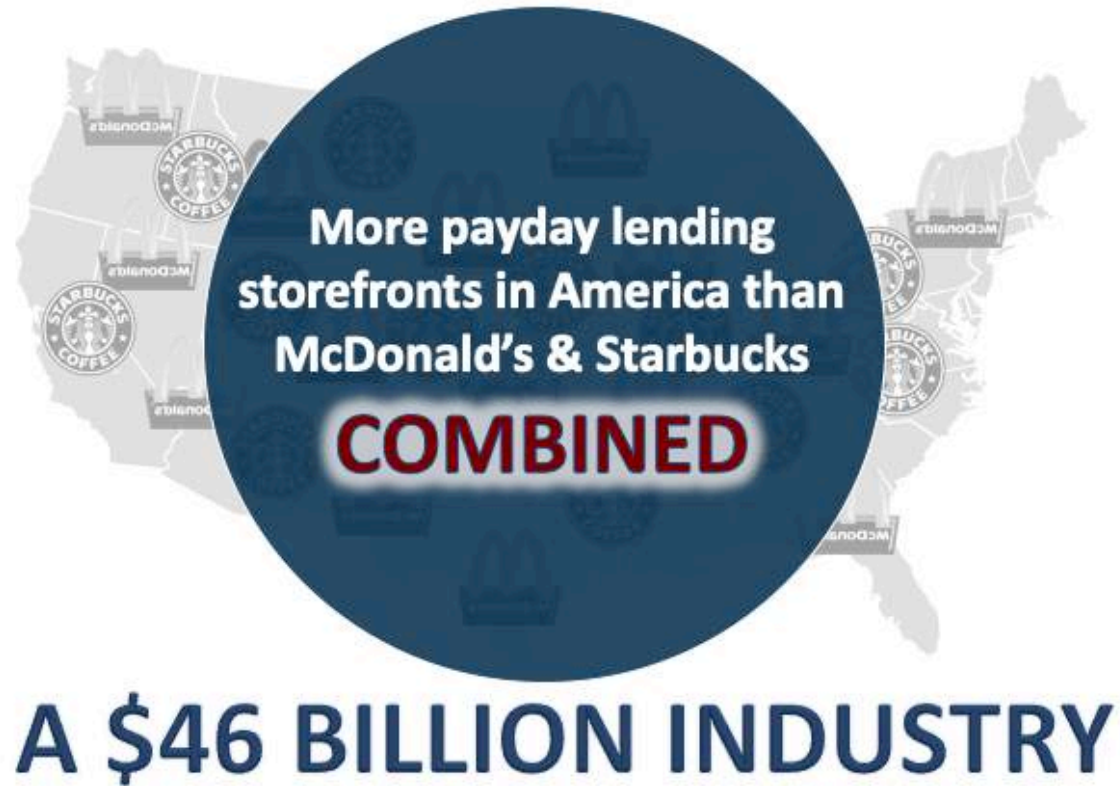
11%



of U.S. adults say they've taken out a
payday loan in the past 2 years ¹

391%

AVERAGE APR ¹



1. <https://www.cnn.com/2018/08/03/states-with-the-highest-payday-loan-rates.html>
2. <http://freakonomics.com/podcast/payday-loans/>

TrustFund: Alice's Financial Health Solution

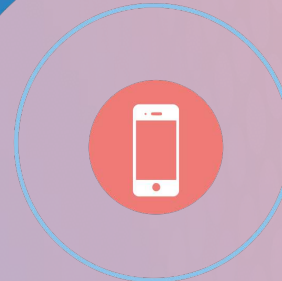
DIGITAL BANK

FDIC Insured Checking, Savings
+ Mastercard Debit Card



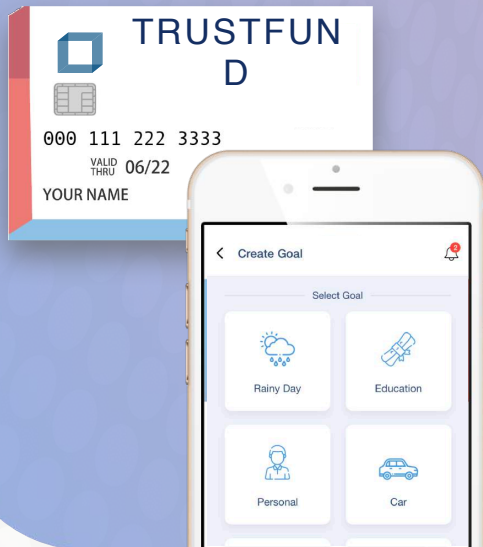
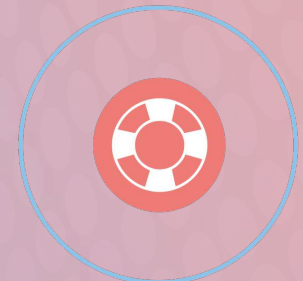
PERSONALIZED PLAN

Financial Coaching for
Automated Savings



EMERGENCY CREDIT

Clean slate credit with fair
rates & transparent terms



- Zero-fee checking
- No overdraft
- 55,000+ ATMS

- Unlimited Savings accounts
- Paychecks up to 2 days faster
- No hidden fees



Why Now?

78% of Americans

Live paycheck to paycheck

50%+ of Americans

Don't have \$500 in cash savings to handle an emergency

100+ Million

Americans with non-PRIME credit scores

\$90 Billion

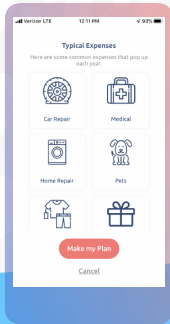
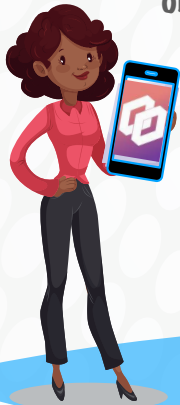
High Interest, small dollar loans Industry

(fintechs accounted for 46% of loans in 2018 up from 5% in 2013)

Market
Size

How it works: Building Trust everyday

ALICE APPLIES
applies for
account online
or via app



ALICE ONBOARDS
• TrustFund analyzes
Alice's income &
expenses

• Presented with
personalized
monthly savings
plan

• Sets up automatic
savings accounts

ALICE SPENDS & SAVES
• Use reloadable debit
card for everyday
purchases & bills

• Direct Deposits
paycheck

• Sweeps \$\$ to savings



**ALICE TRUSTFUND
SCORE RISES**

• Unlocks eligibility for
emergency loan &
additional features

Months of making the
"right" moves...

**ALICE GAINS ACCESS
TO EMERGENCY LOAN**

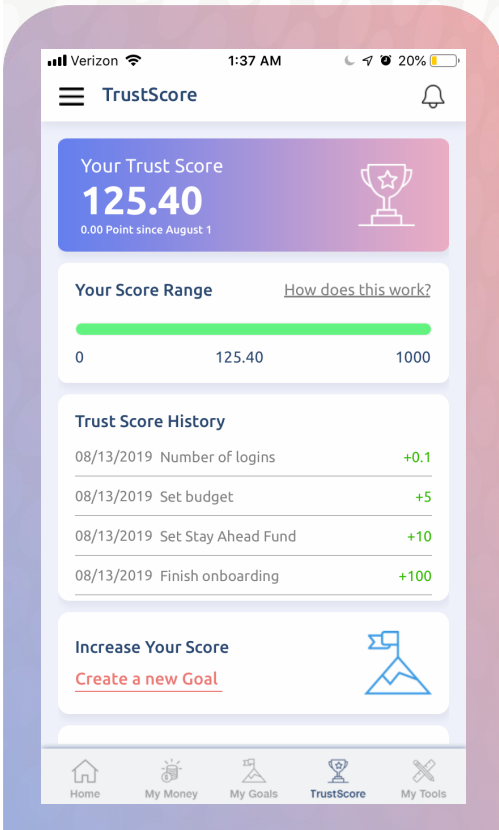


Small Emergency.... \$1200
Alice's Stay Ahead Fund.... \$700

Need ASAP >> \$500!!



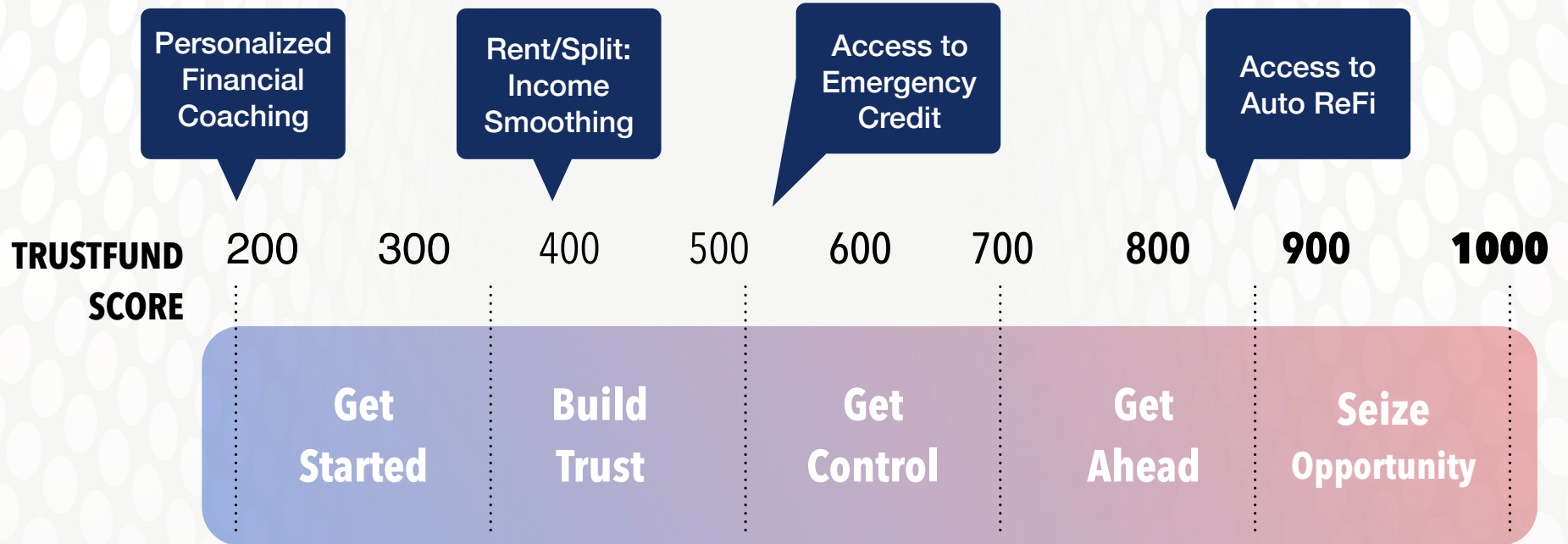
The TrustFund Score: Clean Slate Credit















Supplemental Characteristics	FICO	TrustFund Score
Paying bills on time	NO	✓
Creating savings accounts	NO	✓
Pursuing education	NO	✓
Utility & Rent payments	NO	✓
Working more than one job	NO	✓
Engagement with financial institution	NO	✓
Improvements to spending/budgeting	NO	✓
Achieving financial goals	NO	✓

How it works: saving linked to security & benefits

**As the TrustFund Score goes up,
customer unlocks special features.**



Competition

TYPE	BRANDS	<u>Good fit for ALICE?</u>
General Purpose, Reloadable Pre-Paid Debit Cards	 	NO: High Fees; Limited Functionality
Online <u>NeoBanks</u>	  	NO: Designed for “digital native” young professional
FinTech Apps		NO: <u>One-off features; not integrated</u>
High-Interest Payday and Title Loans	  	NO! High APR; Predatory debt trap
Other lenders	  	SOMETIMES: Focused on lending; no planning/saving

Business Model

Make an average of \$20/mo revenue per user across ALL users

Today:

Interchange Revenue

We make 1% of all transactions on a card. Someone earning \$3000 and spending 60% via the card would equate to \$18/mo

Lending Origination

We will take an origination fee equal to 6% of the total loan. Today, that origination fee will be returned to the borrower as a savings bonus upon successful payback

Coming in 2020:

In-house credit products

E.g rent-split, quick float

Goods & Services Marketplace

It's expensive to be poor and credit scores are commonly factored into pricing. Marketplace will leverage group purchasing, streamlined marketing, customer data & our score to bring savings to our customers

Auto-Financing

Subprime auto loans and their absurd rates

Co-Founders



Frank Santoni, CEO

- Chief innovation officer for Catholic Charities: led \$6M poverty alleviation pilot through innovative practices
- CEO of Social Venture Partners Dallas
- 15+ Years of social sector experience
- Northwestern University & University of Notre Dame



Nathan Pinto, CO-CEO

- Studied startup playbook while an Associate at VC Fund
- Co-Founder of The Sanitation Project, Building sustainable toilets in India. Sold IP to large non-profit in India
- Co-Founder of Farm2Cook, scaled company to \$2M annual revenue, transitioned to advisor to focus on TrustFund
- Kicked out of seminary for launching a [profitable] startup
- University of Texas at Austin (Finance & Economics)

Current Traction

Vetted & Partnered with some of the most reputable community organizations in Dallas.



TRUSTFUND

☰

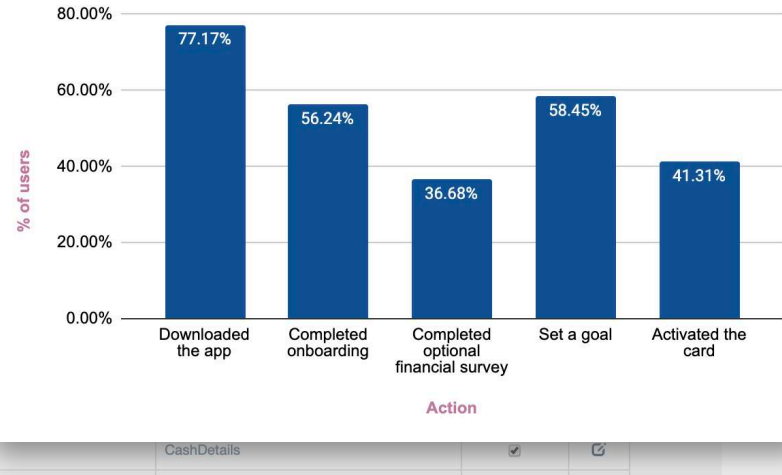
- 🏠 Dashboard
- 👤 Users
- 👤 Guest User
- 📊 Financial Health Survey
- 👤 Family Data
- 📄 Interpreting Score
- 📊 Score Calculation
- 📄 Goal Setting
- 📄 Check List
- 📊 Trustfund Score Range
- 📈 TFScore
- 🔗 Signup Code
- 📊 Analytics

1380

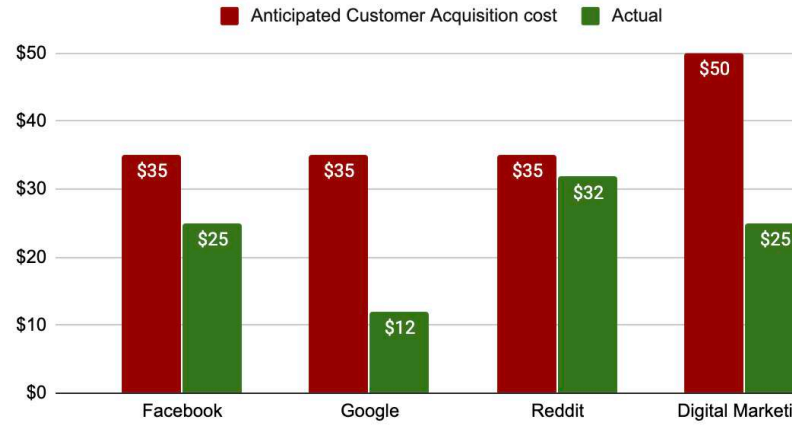
Total Users

- Dashboard Module
- Cancel View
- Card View
- CashDetailsView
- Check List
- Fund Saving View
- Goal ProgressView
- Guide View
- LoanCalculatorView
- Monthly Summary View
- MyMantraView
- PollView
- Quarterly Motivation Factor V
- Recent Spent Summary
- RentSplitView

% of users vs. Action

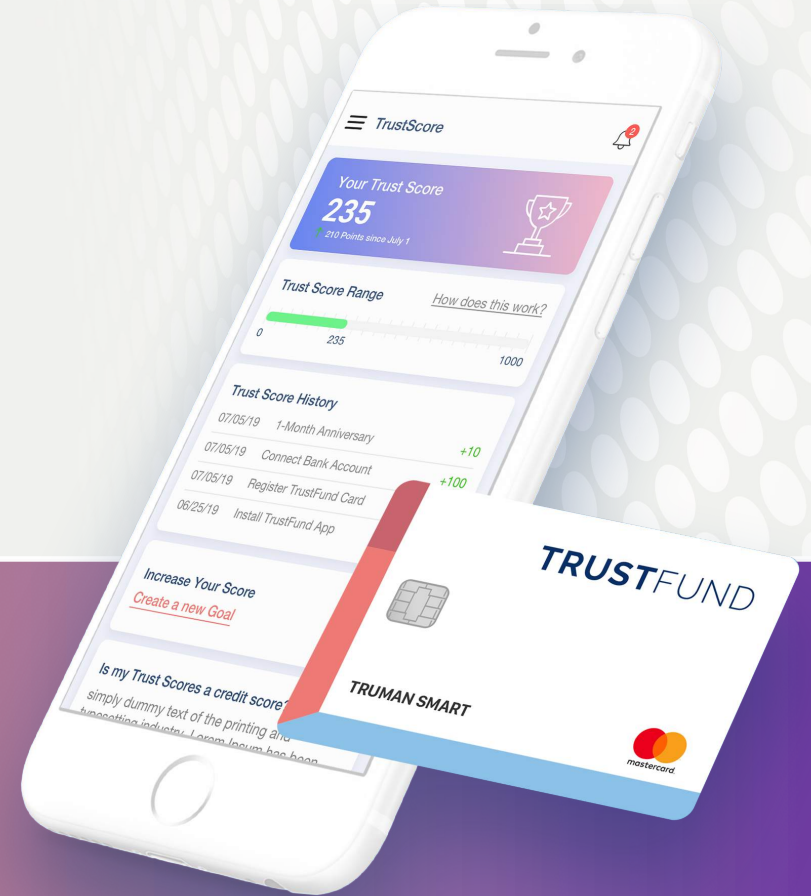


Anticipated Customer Acquisition cost and Actual





Thank you





LANDSCAPE

RELOADABLE DEBIT CARDS



FINTECH APPS



BANKING



CREDIT UNIONS

Bank of America



TRADITIONAL BANKS



DIGITAL/ONLINE BANKS



ALTERNATIVE LENDERS