

# The member-owned mobile bank, empowering users as shareholders



[accrewmoney.com](http://accrewmoney.com) Chicago IL

Technology Fin Tech App Cryptocurrency

## LEAD INVESTOR



**Chris Mason**

I invested in Accrew because I believe in their mission to simply evolve the way people bank. I specifically love the focus on how Accrew will empower the user through shareholder rewards. I am most impressed by Accrew's longterm vision to integrate all banking platforms by being able to manage all investments through one application. It is reassuring to know that each founder of Accrew has diverse experience and expertise specific the financial technology industry.

**Invested \$4,000 this round & \$4,000 previously**

[Learn about Lead Investors](#)

## Highlights

- 1 DeFi 🚀
- 2 Blockchain 🌐
- 3 Members Are Shareholders 🏠💰

## Our Team



**Aj Montgomery** CEO

Former Sales Director for a Fintech Startup providing mobile-banking services linked to money market funds for higher rates on bank accounts. Former Vice President of Sales for an Asset Manager. Completed UC Berkeley Tech Project Management

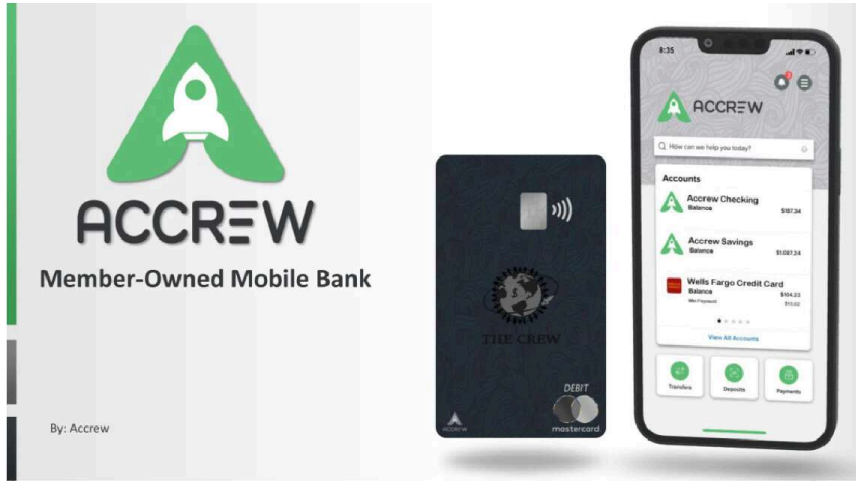
Accrew is determined to protect its community's purchasing power and finding new incentives to adopt innovative and efficient technologies.



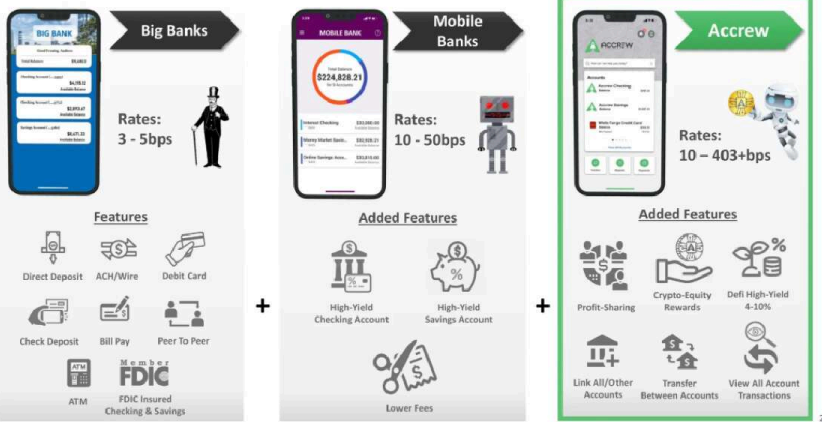
**Mark Willoughby** Head Of Operations

Former Director of operations for Bank of America tasked with developing risk-based analysis for all balance sheet accounts for the CFO group and operations team at BofA.

# Pitch



## Banking Evolved with Accrew

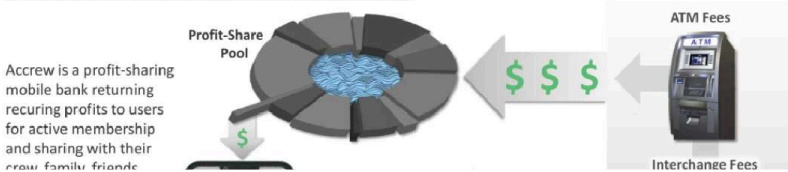


## Accrew Explained

Become a member, become a shareholder, and earn crypto equity rewards.



## Promo Code Sharing = Profit-Sharing



crew, family, friends, network, and followers.



**Interest Margin Fees**

| Accounts        | Balance   | APY    |
|-----------------|-----------|--------|
| Accrew Checking | \$107.34  | 4.03%  |
| Accrew Savings  | \$1087.24 | 16.12% |

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### Profit-Share Potential

|  |   |  |    |  |
|--|---|--|----|--|
|  | = |  | or |  |
| <b>5 New Users</b><br>Referred by a member   | = | <b>\$403</b><br>In profit-share per year   | or | <b>4.03% APY</b><br>On a \$10,000 account  |
| <b>20 New Users</b><br>Referred by a member  | = | <b>\$1,612</b><br>In profit-share per year | or | <b>16.12% APY</b><br>On a \$10,000 account |
| <b>100 New Users</b><br>Referred by a member | = | <b>\$8,060</b><br>In profit-share per year | or | <b>80.60% APY</b><br>On a \$10,000 account |

**Stipulations for members to receive profit-sharing income.**

- Members must set up Direct Deposit or have a total balance >\$2,000 or successfully share with 10 friends.
- Members must use the debit card at least 5 times a month

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Forward-looking projections cannot be guaranteed.

### Profit-Share Held in Accrew Crypto Equity

The Profit-Share will be held in Accrew Crypto Equity, appreciating in value as more users onboard and can be liquidated into the member's checking account at anytime.

|  |   |   |
|--|---|---|
|  | <p><b>25K Users</b></p> <p>\$1.70 Million Pool</p> <p><b>*5 Users = \$2,649</b><br/>230% Return</p> <p>\$0.0112 Per Token</p>   | <p><b>500K Users</b></p> <p>\$40.3 Million Pool</p> <p><b>*5 Users = \$63,112</b><br/>3,815% Return</p> <p>\$0.2573 Per Token</p>       |
|  | <p><b>100K Users</b></p> <p>\$8.06 Million Pool</p> <p><b>*5 Users = \$12,685</b><br/>949% Return</p> <p>\$0.0517 Per Token</p> | <p><b>2 Million Users</b></p> <p>\$161 Million Pool</p> <p><b>*5 Users = \$258,201</b><br/>12,713% Return</p> <p>\$1.0444 Per Token</p> |

\*Returns are calculated with 70% of users liquidating their crypto equity per year.

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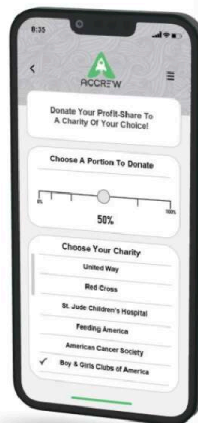
### Charity Feature

Members can donate a portion of their profit-share to a charity of their choice.

Simply, select a percentage of profit-share you would like to donate, (e.g., 0, 10%, 25%, 50%, 75%, 100%).

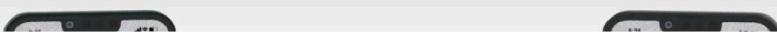
Users can select from a number of charities to share their accrued profits, with more charities being added on a regular basis.

A voting system for new charities will be added.



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### Accrew High-Yield Accounts



**FDIC Insured**

- High-Yield Checking
- High-Yield Savings

**DeFi Savings Accounts**

- 4% APY Account
- 10% APY Account

**FDIC High-Yield Accounts:** Members have access to FDIC accounts with higher than average yields.

**DeFi High Yield Accounts:** Members have access to higher yields through Accrew's DeFi lending to a staking pool of diversified cryptocurrencies.

## Manage All Accounts with 1 App

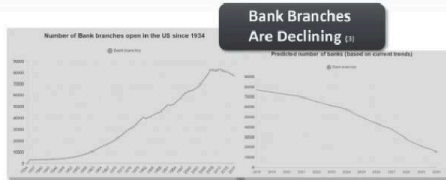
- Connect all your accounts in 1 app.
- Initiate transfers to and from all connected accounts.
- See transactions from all connected accounts.
- Budget income and spending from all connected accounts.

## Market Opportunity

\$17 Trillion Languish in Low-Interest Bank Accounts (1) **X**
 28% of Banking is at Risk of Disruption Due to Fintech (2) **X**
 Accrew Captures 1% of Disruption

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**=**
 \$48 Billion in Deposits
 **+**
 2 Million Members



8/10 Millennials will switch bank accounts for better rewards (4) **+1 UP**

## Competitor Comparison

4X Next Best Rate

| Rates as of (12/31/21)      | ACCREW  | Trad. Bank Acct | ally  | Marcus by Goldman Sachs | Acorns | Betterment | SoFi | MA    | chime | ALLIANT |
|-----------------------------|---------|-----------------|-------|-------------------------|--------|------------|------|-------|-------|---------|
| Rate (bps)                  | 10-403+ | 3-6             | 10-50 | 50                      | 30     | 30         | 1-25 | 20-60 | 0-108 | 25-55   |
| Instant liquidity           | ✓       | ✓               | ✓     | ✓                       | ✓      | ✓          | ✓    | ✓     | ✓     | ✓       |
| Mobile App                  | ✓       | ✓               | ✓     | ✓                       | ✓      | ✓          | ✓    | ✓     | ✓     | ✓       |
| Profit-Share Income         | ✓       |                 |       |                         |        |            |      |       |       |         |
| Connect Additional Accounts | ✓       |                 |       |                         |        |            |      |       |       |         |
| No Fees                     | ✓       |                 | ✓     | ✓                       | ✓      | ✓          | ✓    |       | ✓     | ✓       |
| Unlimited Transactions      | ✓       | ✓               | ✓     |                         | ✓      | ✓          | ✓    | ✓     | ✓     | ✓       |
| Debit Card                  | ✓       | ✓               | ✓     |                         | ✓      | ✓          | ✓    | ✓     | ✓     | ✓       |
| ATM Access                  | ✓       | ✓               | ✓     |                         | ✓      | ✓          | ✓    | ✓     | ✓     | ✓       |
| Online Bill Pay             | ✓       | ✓               | ✓     | ✓                       | ✓      | ✓          | ✓    | ✓     | ✓     | ✓       |
| FDIC Insured                | ✓       | ✓               | ✓     | ✓                       | ✓      | ✓          | ✓    | ✓     | ✓     | ✓       |
| Direct Deposit              | ✓       | ✓               | ✓     | ✓                       | ✓      | ✓          | ✓    | ✓     | ✓     | ✓       |



Community banks resemble a form of profit-share but replicate the same problems as large banks, with high costs and inefficiencies.

Large banks cannot support a profit-share with their large number of employees, overhead costs, lack of efficiency, and need to sustain profit margins.

**chime** starts providing free banking services with 12M users today. 2013

2010 Banks start providing web and mobile banking applications.

2016 **Marcus** by Goldman Sachs high yield savings and consumer banking is born with 6M users today.

**FINTECH** has not developed a profit-share, rather, the concern is providing the best, minimally better rate.

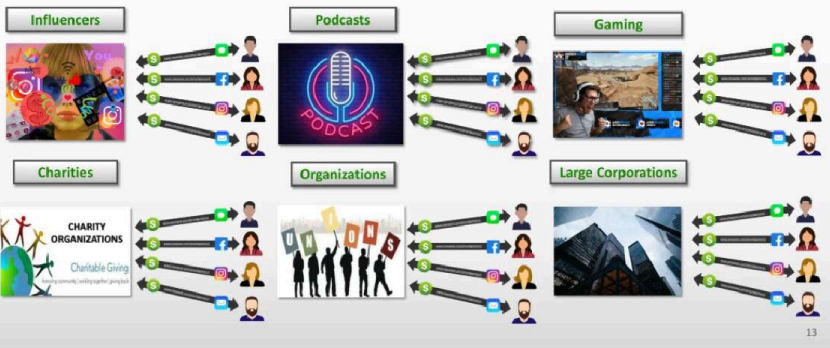
**COVID-19** renders bank branches obsolete and the US is already seeing signs of major inflation. (5)

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## Go to Market Plan: Target Strategic Partners

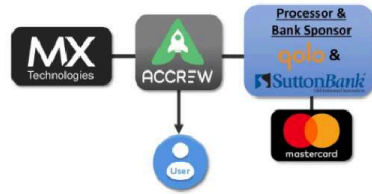
Users are incentivized to share with their network and initial adoption will require strategic partnerships.

Target Demographic: Millennials and Zoomers age 20-35 with an average income of \$35,000 - \$75,000.

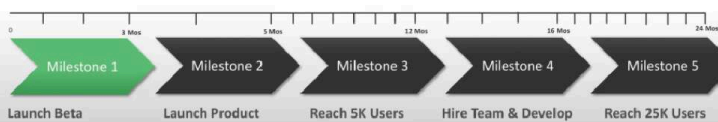


## Accrew's Partners, Milestones, & Timeline:

Accrew aims to accomplish the following milestones over the next 2 years with the referenced network of partners.



1. Launch Beta with the specified company structure 3 months after vesting period.
2. Launch Product after 2 months of beta testing.
3. Reach 5,000 Users after year 1.
4. Hire Team & Develop the profit-sharing widget while expanding operations.
5. Reach 25,000 Users after year 2 with help from the profit-sharing widget in the Helios/MX app.



Forward-looking projections cannot be guaranteed.

### Accrew Projected Net Income & ROI

ACCREW PROJECTED NET INCOME

| Year                | Net Income   | Revenue      | SV Revenue   |
|---------------------|--------------|--------------|--------------|
| Year 1 (5K Users)   | (\$150,931)  | \$91,167     | \$55,213     |
| Year 2 (25K Users)  | \$25,486     | \$2,409,616  | \$12,446,190 |
| Year 3 (100K Users) | \$612,415    | \$5,537,156  | \$47,485,712 |
| Year 4 (250K Users) | \$6,922,256  | \$4,130,360  | \$18,512,793 |
| Year 5 (500K Users) | \$13,016,567 | \$19,051,052 | \$95,365,260 |

| Year                 | Valuation    | ROI     |
|----------------------|--------------|---------|
| Year 1 (10% Seeding) | \$45,583     | -73%    |
| Year 2 (10% Seeding) | \$1,044,819  | 609%    |
| Year 3 (10% Seeding) | \$4,766,579  | 2,795%  |
| Year 4 (10% Seeding) | \$21,815,180 | 12,732% |
| Year 5 (10% Seeding) | \$95,326,526 | 56,927% |

| Year 1 Net Income (\$1,000 Users)   | Year 2 Net Income (25,000 Users)  | Year 3 Net Income (100,000 Users)   | Year 4 Net Income (250,000 Users)  | Year 5 Net Income (500,000 Users)   |   |
|---|---|---|--|---|---|
| <b>Year 1 - App Development Expenses</b><br>Purchase Items   Expense<br>Bank Sponsorship & Processor   (\$15,000)<br>All Point   (\$5,000)<br>MX Tech API Expense   (\$10,000)<br>Loadsys - App Dev   (\$40,000)<br><b>Total Cost: (\$70,000)</b> | <b>Year 1 Net Income (\$1,000 Users)</b><br>Interchange Revenue Per Year   \$43,422<br>Total ATM Revenue   \$41,491<br>Average Account Balance   \$0.00<br>AUM   \$12,500,000<br>AUM Fee Per Year   \$1,000<br>AUM Revenue Per Year   \$6,250<br><b>Total Revenue Per Year   \$91,167</b><br>Fixed Operating Expenses   (\$40,000)<br>Operating Expenses   (\$46,389)<br><b>Operating Profit/Loss   (\$9,446)</b> | <b>Year 2 Net Income (25,000 Users)</b><br>Interchange Revenue Per Year   \$5,822,209<br>Total ATM Revenue   \$734,937<br>Average Account Balance   \$5,000<br>AUM   \$63,500,000<br>AUM Fee Per Year   \$1,000<br>AUM Revenue Per Year   \$62,500<br><b>Total Revenue Per Year   \$2,409,616</b><br>Fixed Operating Expenses   (\$1,980,209)<br>Operating Expenses   (\$191,176)<br><b>Operating Profit/Loss   \$2,272,809</b> | <b>Year 3 Net Income (100,000 Users)</b><br>Interchange Revenue Per Year   \$6,171,402<br>Total ATM Revenue   \$5,795,756<br>Average Account Balance   \$5,000<br>AUM   \$250,000,000<br>AUM Fee Per Year   \$1,000<br>AUM Revenue Per Year   \$375,000<br><b>Total Revenue Per Year   \$11,967,158</b><br>Fixed Operating Expenses   (\$1,200,000)<br>Operating Expenses   (\$12,832,900)<br><b>Operating Profit/Loss   \$1,934,258</b> | <b>Year 4 Net Income (250,000 Users)</b><br>Interchange Revenue Per Year   \$28,167,351<br>Total ATM Revenue   \$12,317,368<br>Average Account Balance   \$5,000<br>AUM   \$1,250,000,000<br>AUM Fee Per Year   \$1,000<br>AUM Revenue Per Year   \$1,250,000<br><b>Total Revenue Per Year   \$43,484,719</b><br>Fixed Operating Expenses   (\$1,000,000)<br>Operating Expenses   (\$12,516,464)<br><b>Operating Profit/Loss   \$30,978,255</b> | <b>Year 5 Net Income (500,000 Users)</b><br>Interchange Revenue Per Year   \$124,366,514<br>Total ATM Revenue   \$24,386,516<br>Average Account Balance   \$5,000<br>AUM   \$5,000,000,000<br>AUM Fee Per Year   \$1,000<br>AUM Revenue Per Year   \$12,500,000<br><b>Total Revenue Per Year   \$151,253,030</b><br>Fixed Operating Expenses   (\$1,000,000)<br>Operating Expenses   (\$13,246,464)<br><b>Operating Profit/Loss   \$138,006,566</b> |

Forward-looking projections cannot be guaranteed.

### Accrew Team



**AJ Montgomery** CEO & Founder

**Experience:**

Sales Director for Investor Cash Management  
Fintech startups providing mobile banking services linked to Money Market Funds for higher rates on banking assets.

Regional Vice President for Zacks Asset Management  
Wholesaling asset management services to Charles Schwab, Wells Fargo, UBS, and Morgan Stanley.

**Education:**

UC Berkeley – Tech Project Management Bootcamp  
Grand Valley State University - BS Economics & Finance  
CFA Level 1



**Mark Willoughby** Operational Advisor

**Experience:**

Assistant VP Business Control Specialist for Bank of America  
Project lead for the Balance Sheet Control Program team, developing risk based analysis for all balance sheet accounts for the CFO group, Middle Office, and Operations teams for BoFA.

Audit Senior for Ernst & Young  
Specialize in audits of public companies primarily in the manufacturing industry.

**Education:**

Michigan State University – Master's Accounting  
Michigan State University – BS Accounting  
CFA



**Peter Szczepanski** Tech Advisor

**Experience:**

Senior Software Engineer for LiveCampus  
At LiveCampus, the mission is to help advance the quality, affordability, and accessibility of education.

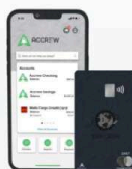
Senior Developer for Avant  
Avant is a fast-growing marketplace lending platform that is lowering the costs and barriers of borrowing for consumers through the use of big data and machine-learning algorithms.

**Education:**

DePaul University – BS Computer Science

### Future Evolution

**1<sup>st</sup> Year**



**Mobile Bank \* Debit Card \* Profit-Sharing**

Direct Deposit

ACH/Wire

Debit Card

Check Deposit

Bill Pay

Peer To Peer

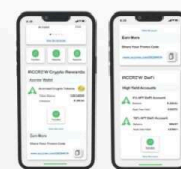
ATM

Transfer Between Accounts

Link All Accounts

Profit-Sharing

**2<sup>nd</sup> Year**




**Crypto Equity & DeFi High-Yield**

Crypto-Equity Rewards

DeFi High-Yield 4-10%

**3<sup>rd</sup> Year**



**Credit Card & Crypto Wallet**

Credit Card

Crypto Wallet & Exchange

### Accrew

*"The Social & Responsible Banking Crew"*



## Downloads

[Accrew 1-Pager.pdf](#)