

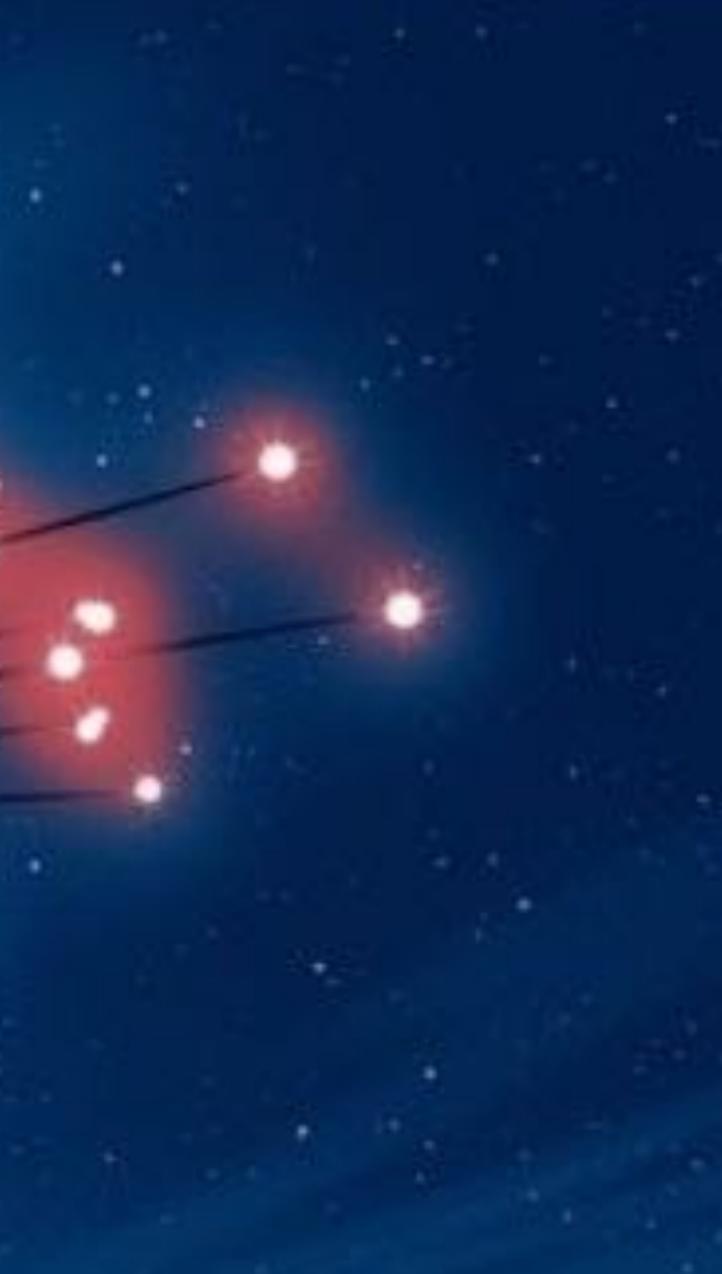


CLOSE ENCOUNTERS

OF THE THIRD KIND

WE ARE NOT ALONE





CLOSE ENCOUNTER
OF THE FIRST KIND
Sighting of a UFO

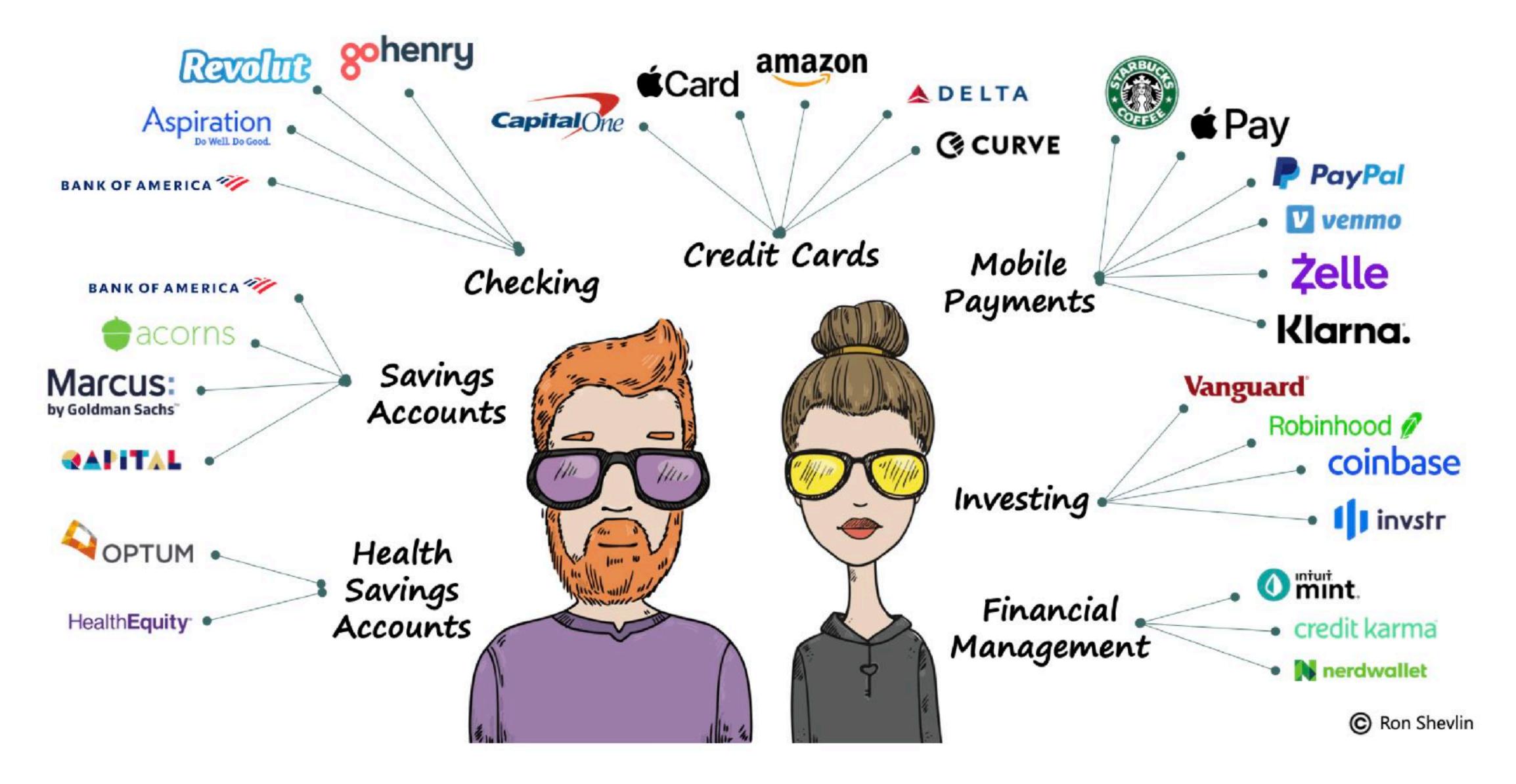
CLOSE ENCOUNTER
OF THE SECOND KIND
Physical Evidence

CLOSE ENCOUNTER
OF THE THIRD KIND
Contact

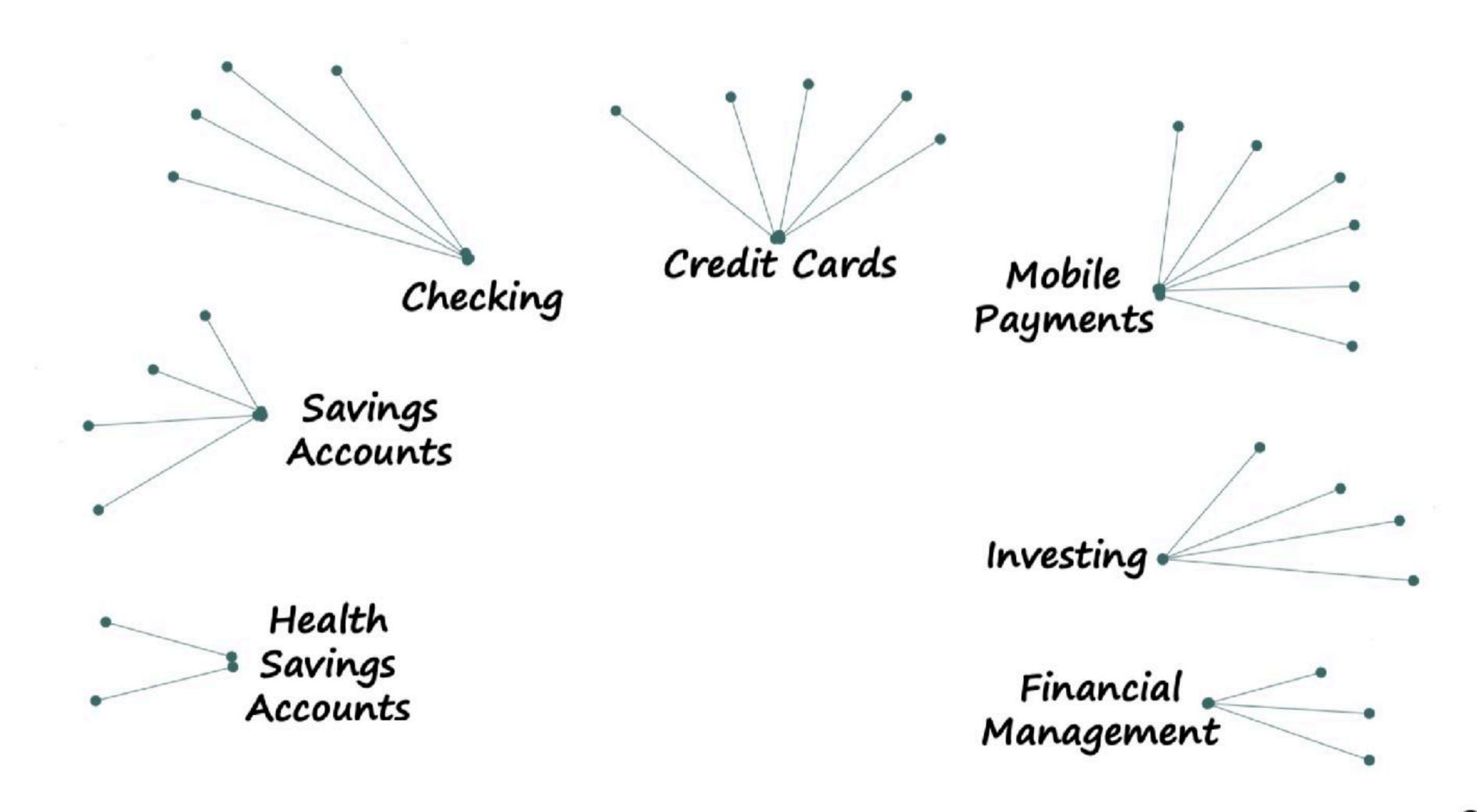


Unidentified Fintech Object

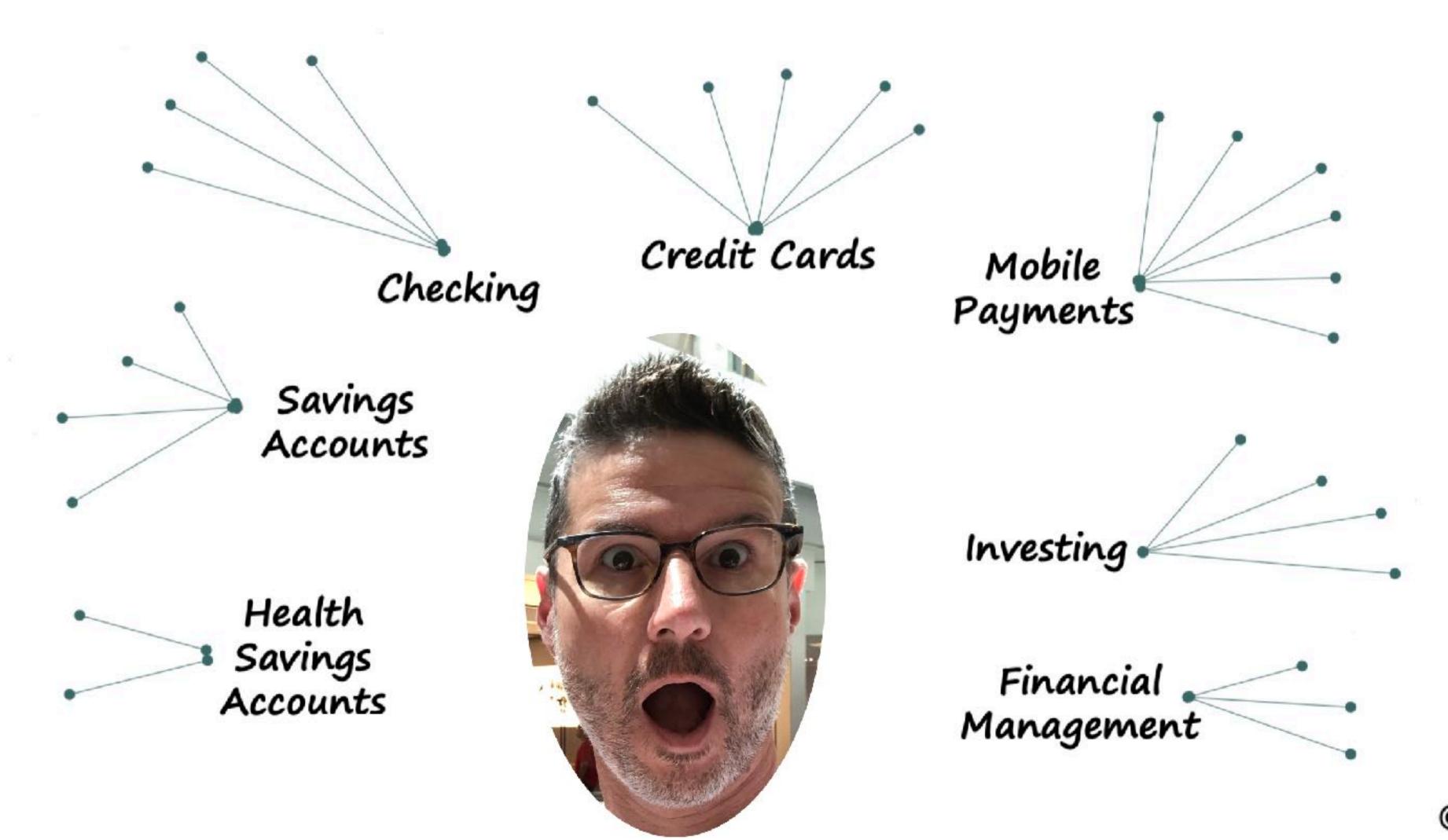
Americans' Shadow Financial Lives



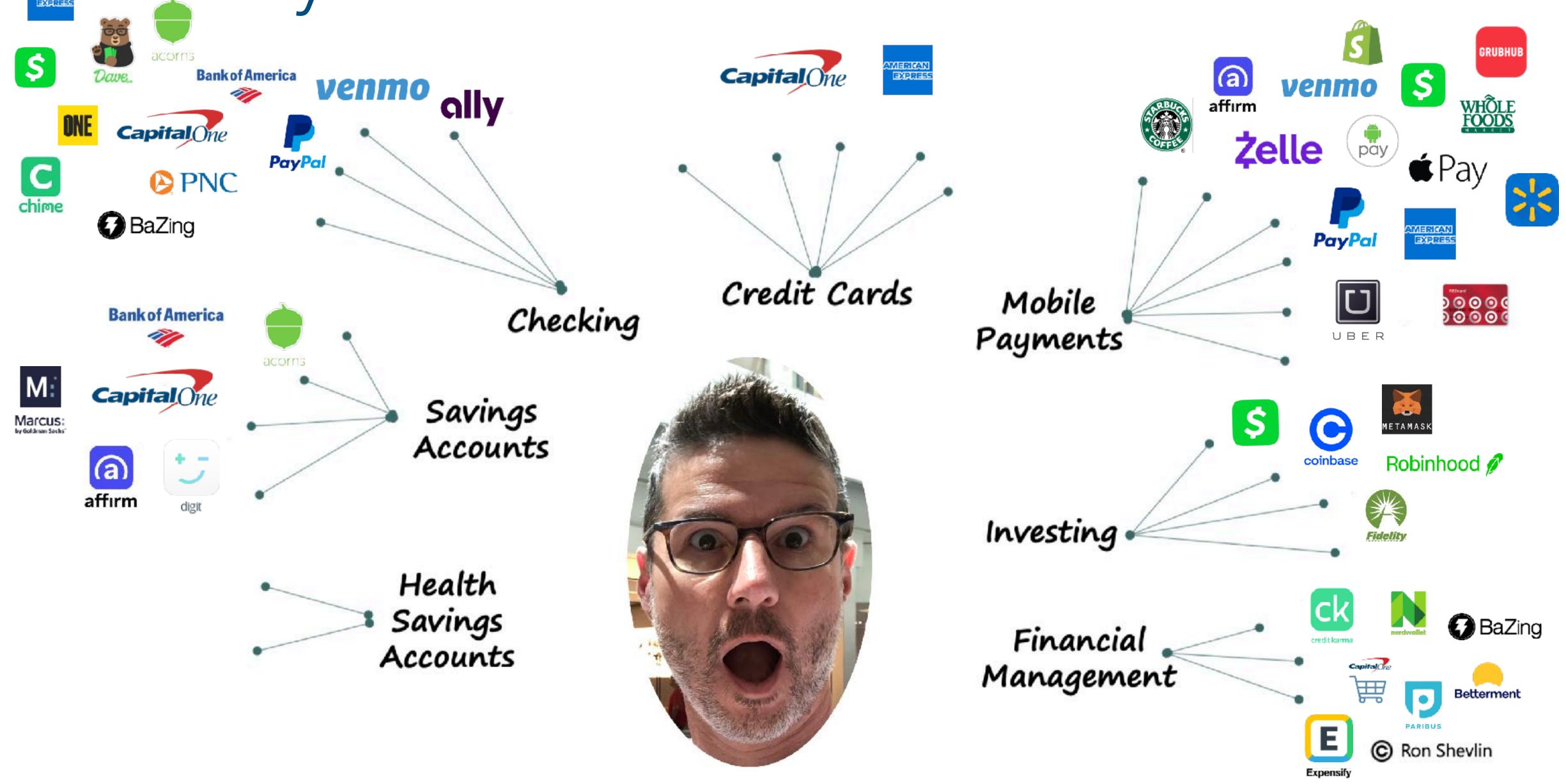
My shadow financial life worksheet

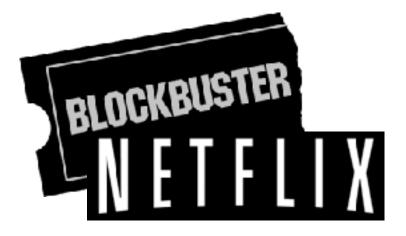


My shadow financial life worksheet



My shadow financial life worksheet





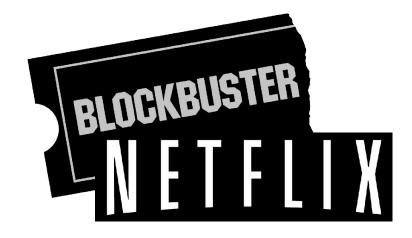












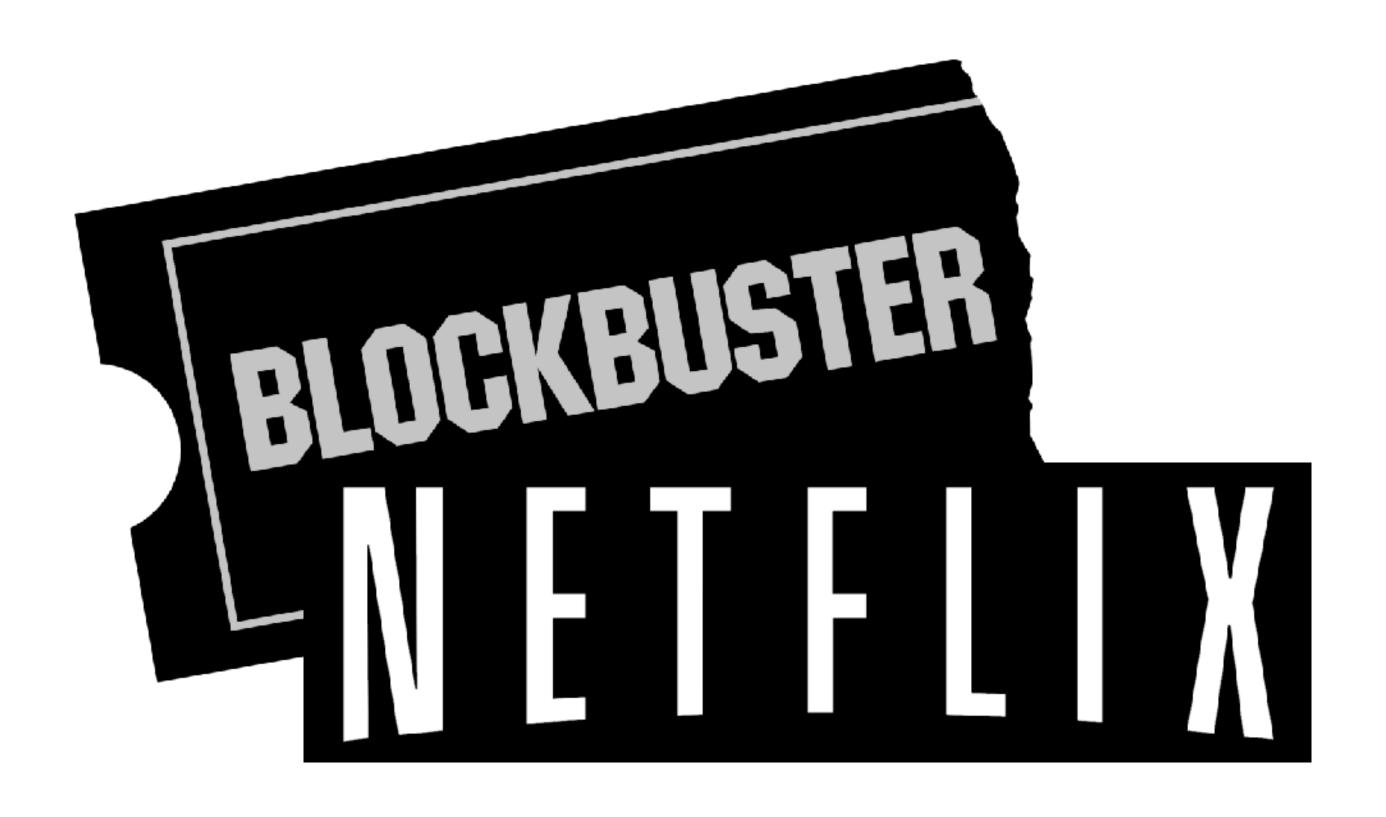
















Checking & Savings V Investing & Retirement V Mortgage V Auto V Personal Loans V

Ally Bank: 1-877-247-2559 • Open 24/7 • Wait Time: 2 min

Eliminating overdraft fees, read all about it.

Updated as of 07/27/2021

The response to our recent announcement about eliminating overdraft fees once and for all has been incredible. Doing right by you has always been our top priority, even when it means challenging the status quo.

Get the facts.

We'll provide you with more updates as they come in, always right here.

We're saying 'so long' to overdraft fees.

We reimbursed overdraft fees in early 2020, as a way to help during the pandemic. Now, they're gone for good. What our leaders say about this decision

We're scrubbing all traces of overdraft fees.

You may notice leftover "overdraft fee" information throughout ally.com or other communications. We're working on this, and plans are in motion to phase it out entirely.

Applies to all Ally Bank accounts and there's no catch.

We don't charge overdraft fees or fees for insufficient funds, ever. We're not going to increase any fees we do have or add new fees to offset this change. No requirements; no restrictions. No, really.

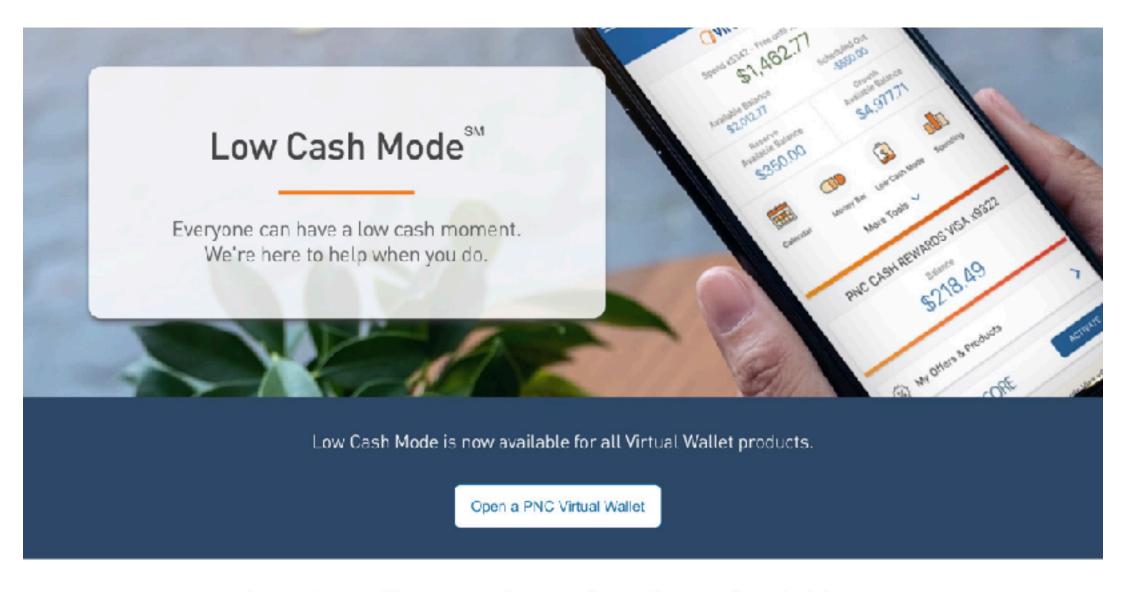
Overdrafts happen, we know that won't change.

If you do have an overdraft on your account, the only difference is that we don't charge you a fee. Keep in mind, if a check or ACH transaction is returned to a merchant or to your account at another financial institution, they may charge you a fee for the returned transaction.

We also provide a free (and completely optional) overdraft transfer service.

We'll move money from your linked savings or money market account, in increments of \$100, should you overdraft. Keep in mind, if you link an account for overdraft transfer service, those transfers count toward the limit of 6 withdrawals per statement cycle, but we're continuing to reimburse excessive transaction fees as well.





Say Goodbye to Surprise Overdraft Fees

We believe how you handle overdrafts should be in your control, not just your bank's.

Many banks will charge you multiple overdraft fees a day. Others may promise no overdraft fees but will return all items leaving you with unpaid bills. Low Cash Mode gives you more control when your balance is low.

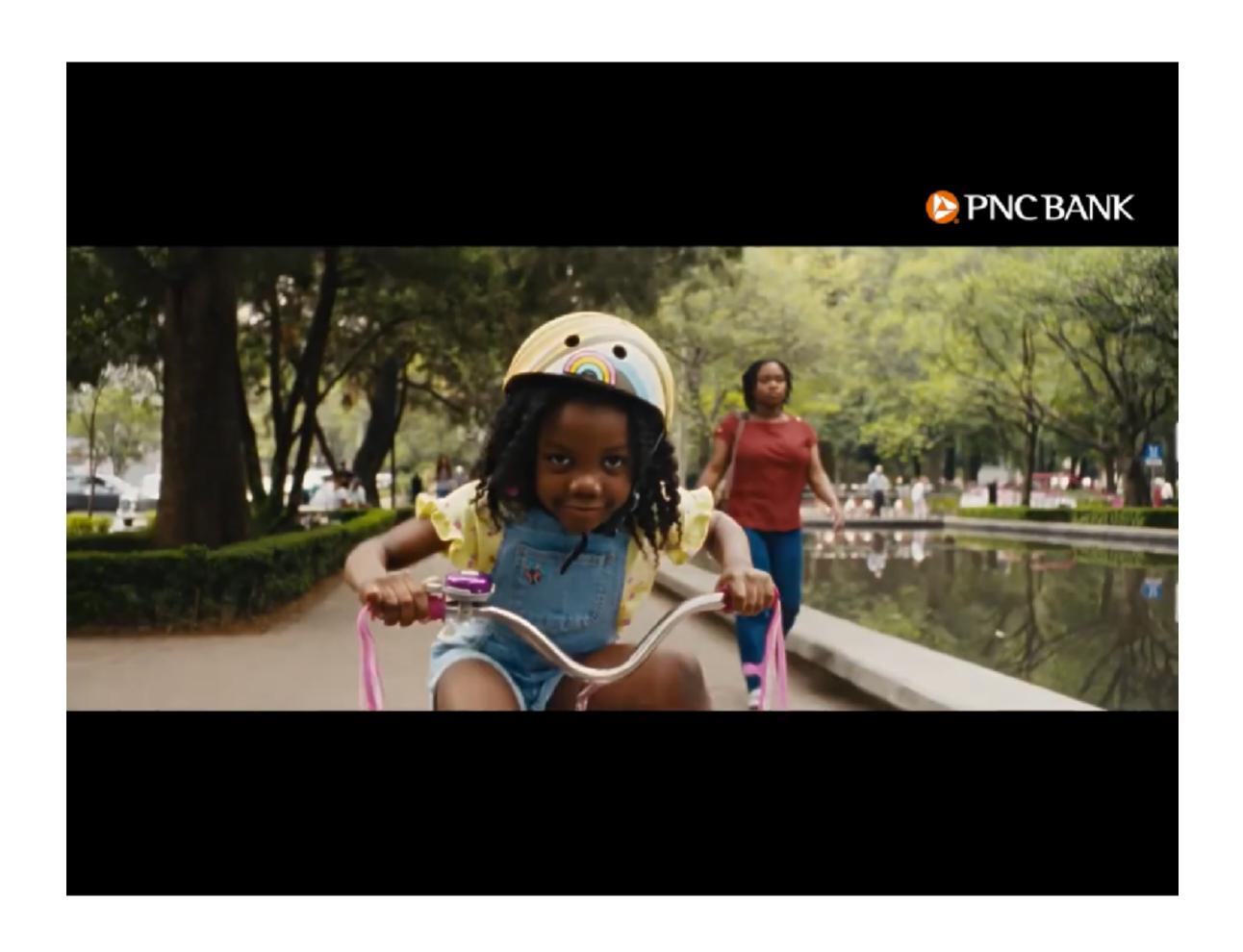
Wouldn't it be great if you could make payment decisions about your account?

- √ \$0 non-sufficient funds fee
- ✓ Maximum one \$36 overdraft item fee per day
- Customized alerts when your balance is low
- ✓ 24 hours minimum Extra Time to bring your balance to at least zero^[1]

Built on patents-pending technology, Low Cash Mode comes with PNC's industry-leading Virtual Wallet® and is available through the PNC mobile app.^[2,3]





























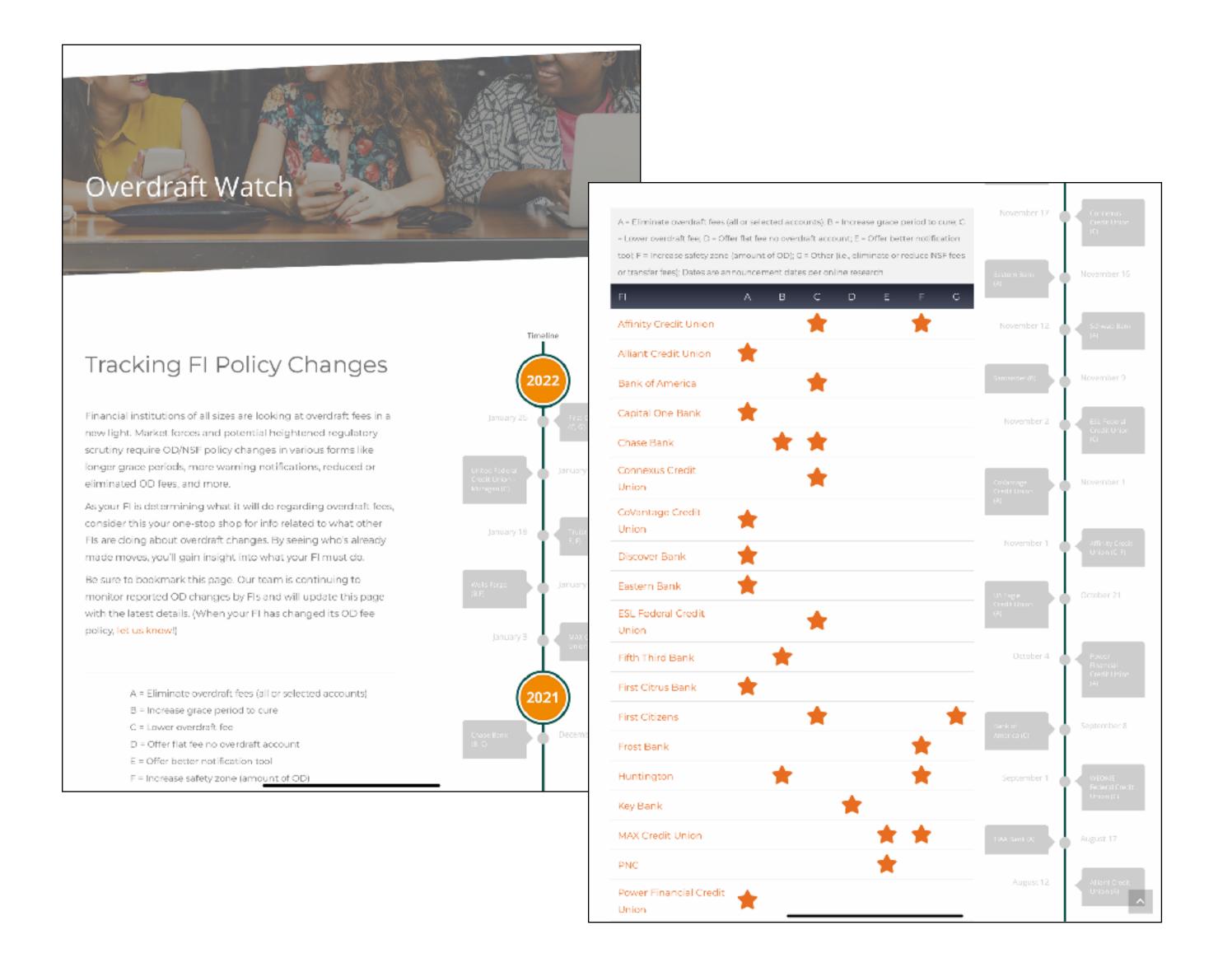
	OD Fee			Extended OD Fee	grace amount	grace period
CHASE	\$35	3	\$102		\$50	
BANK OF AMERICA	\$35	4	\$140		\$1	
WELLS FARGO	\$35	3	\$105			9 am next day
citi	\$34	4	\$136			
us bank.	\$36	4	\$144	\$36 - 8 days		
HH TRUIST	\$36	6	\$216	\$36 - 7 days	\$5	
PNC	\$36 - OD \$0 - NSF	1	\$36		\$5	24 hour
TD	\$35	3	\$105		\$10	
Capital One	\$35	1	\$35		\$5	next day grace

	OD Fee	max # per day	max \$ per day	Extended OD Fee	grace amount	grace period	2022 Changes
CHASE	\$35	3	\$102		\$50		\$0 for NSF; 1 day grace period; early direct deposit
BANK OF AMERICA	\$35	4	\$140		\$1		\$0 for NSF; reducing OD fee to \$10; \$0 OD transfer fee
WELLS FARGO	\$35	3	\$105			9 am next day	\$0 for NSF; early direct deposit
cîti	\$34	4	\$136				eliminating all OD fees
us bank.	\$36	4	\$144	\$36 - 8 days			\$0 for NSF; \$50 grace amount; 24 hour grace period; smart alerts
HH TRUIST	\$36	6	\$216	\$36 - 7 days	\$5		Truist one account with no OD fees; credit lines up to \$750; "alternative account" available with no OD Fees
PNC	\$36 - OD \$0 - NSF	1	\$36		\$5	24 hour	already had low cash mode - alerts, grace periods, and transaction controls
	\$35	3	\$105		\$10		24 hour grace period; \$50 grace amount; balance alerts
Capital One	\$35	1	\$35		\$5	next day grace	eliminating all OD Fees; will approve overdrafts up to unspecified amount if you've deposited \$250 in 2 out of previous 3 months; already had early direct deposit

"The bigger shops are the ones waiving fees, because they can handle the loss of revenue, while the little ones cannot."

Mike
Banking Industry Executive











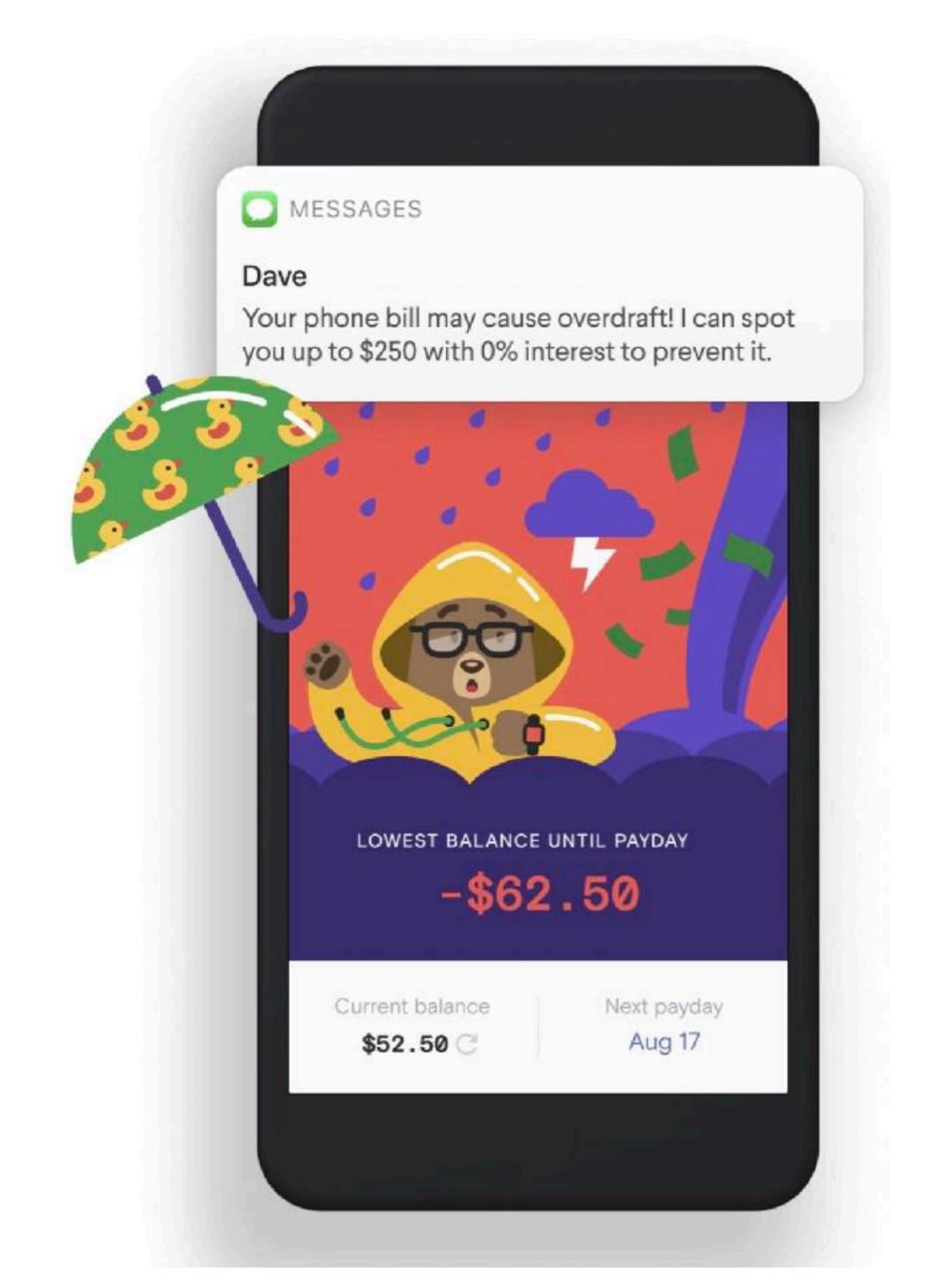


early direct deposit cash advances as alternative to OD fees

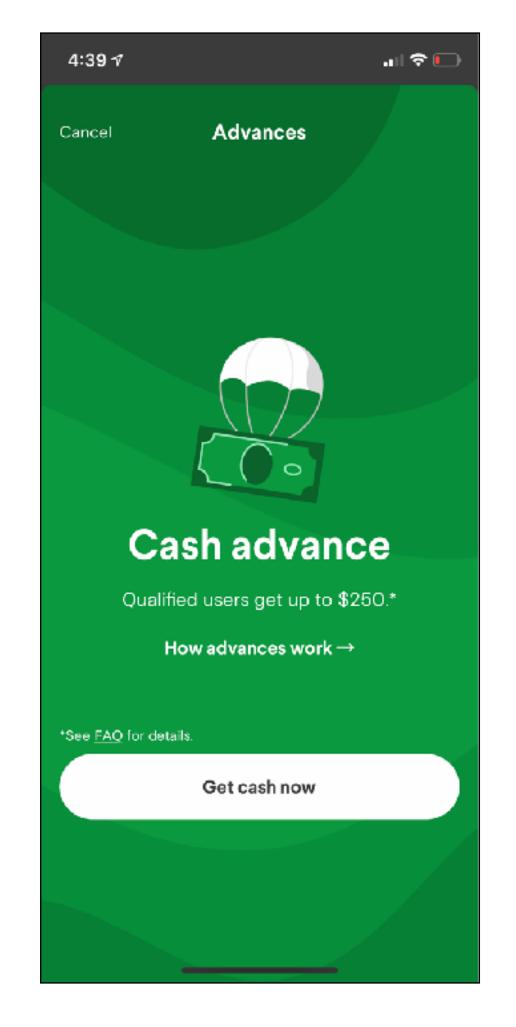


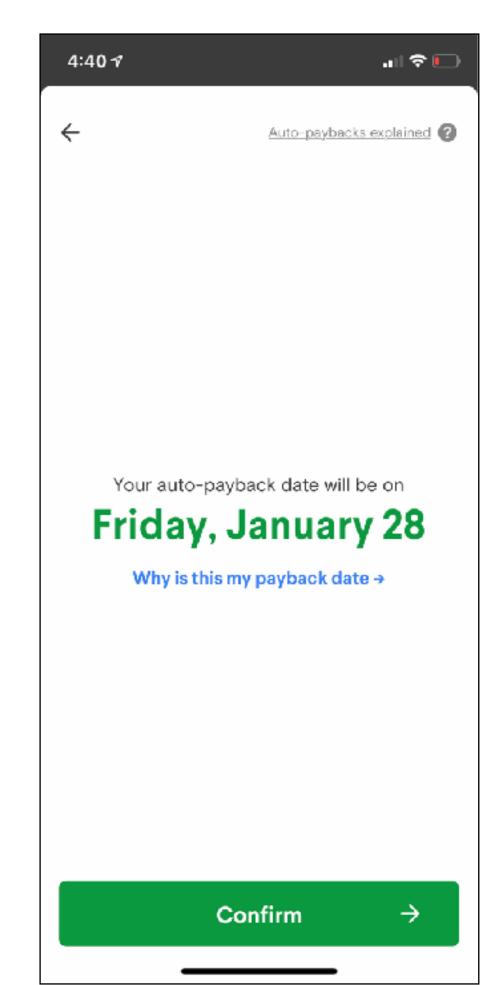
11 million

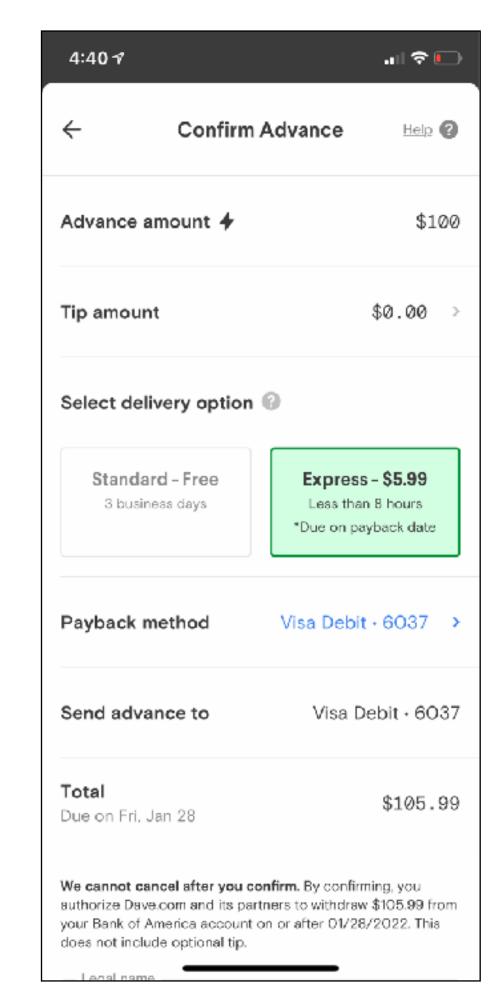


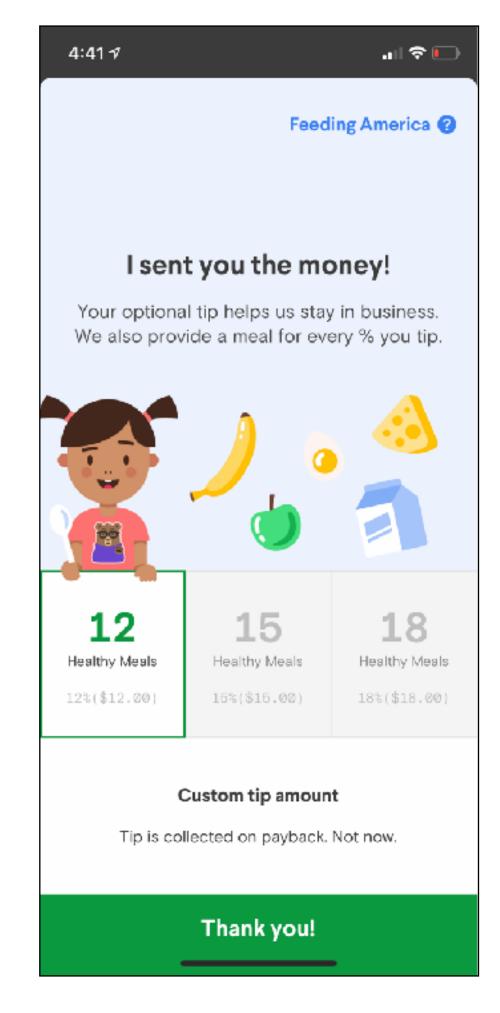




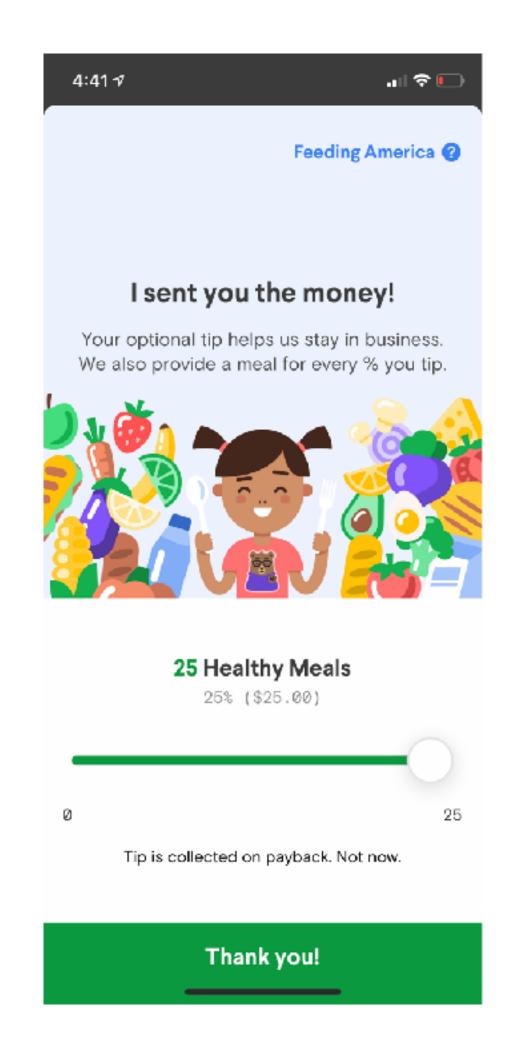


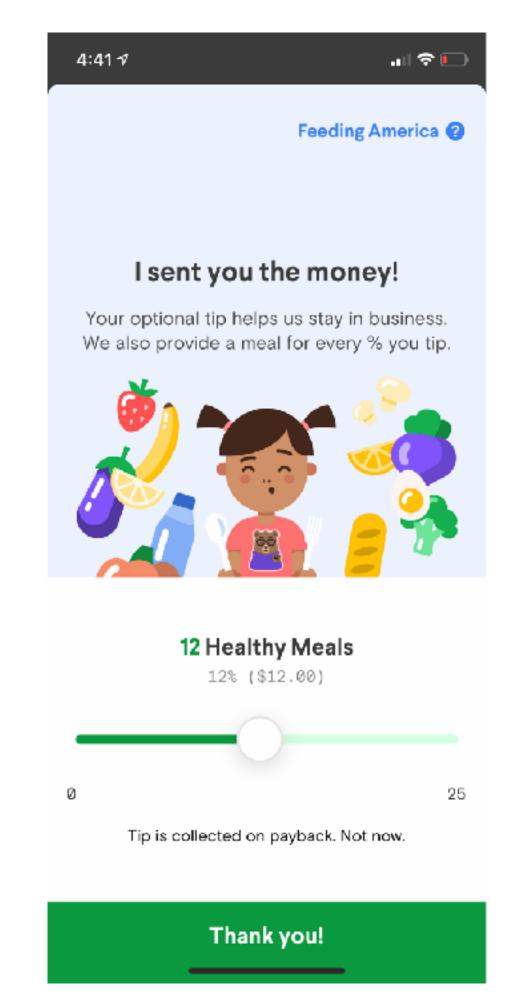


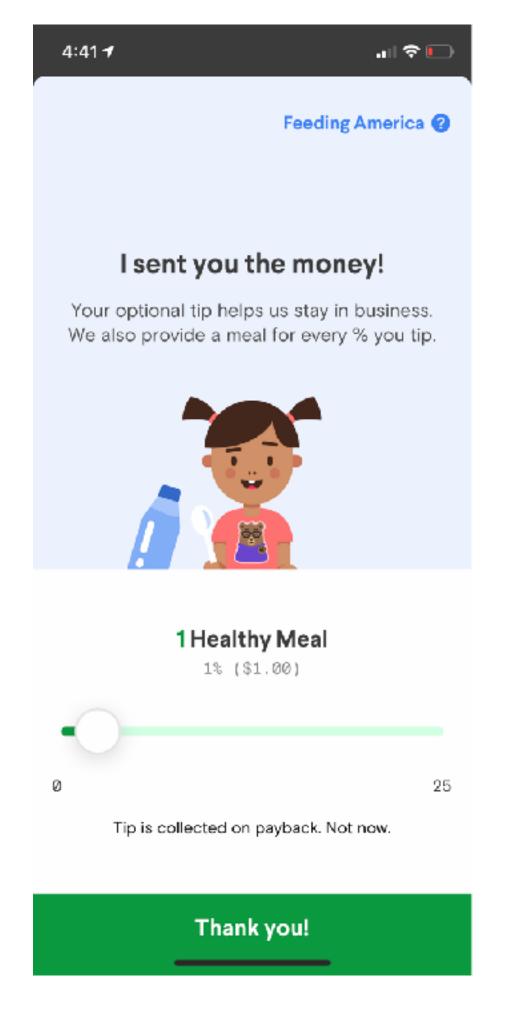


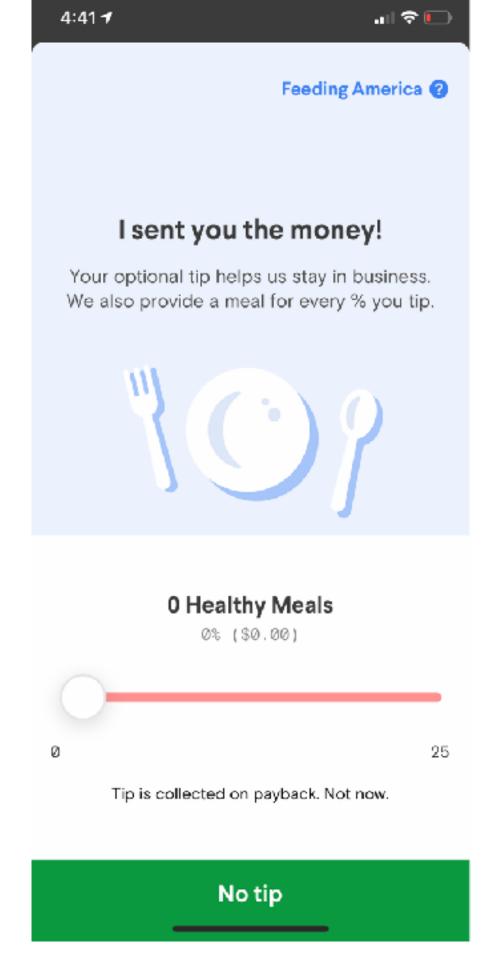


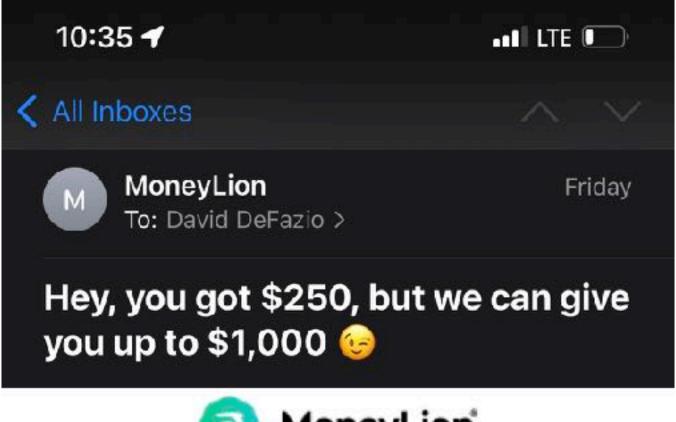














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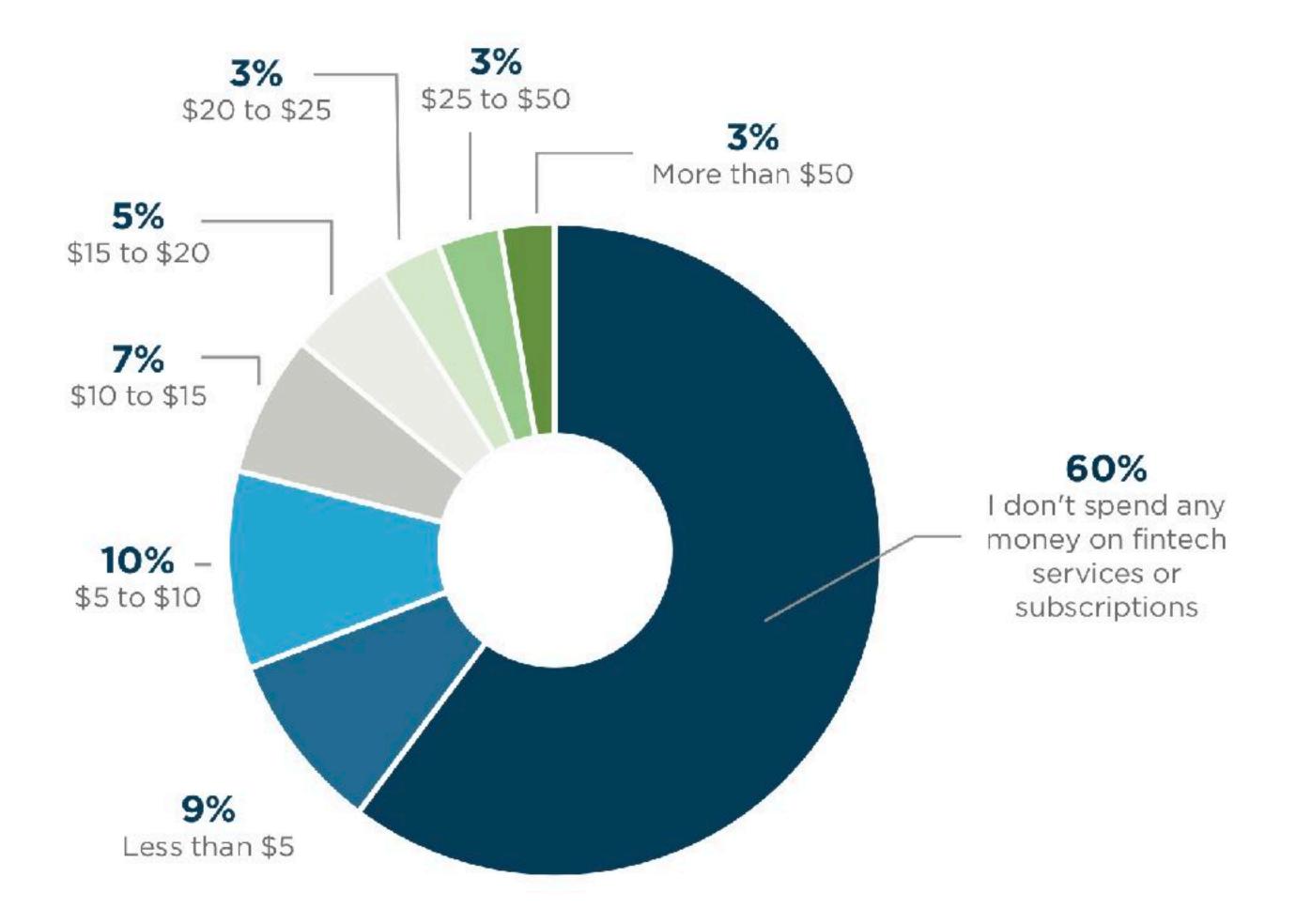
Also included: NO OVERDRAFT FEES!

Free access to over 30,000 CUAnytime® Network ATMs, Free Debit Card, Free CardHero®



\$6 per month

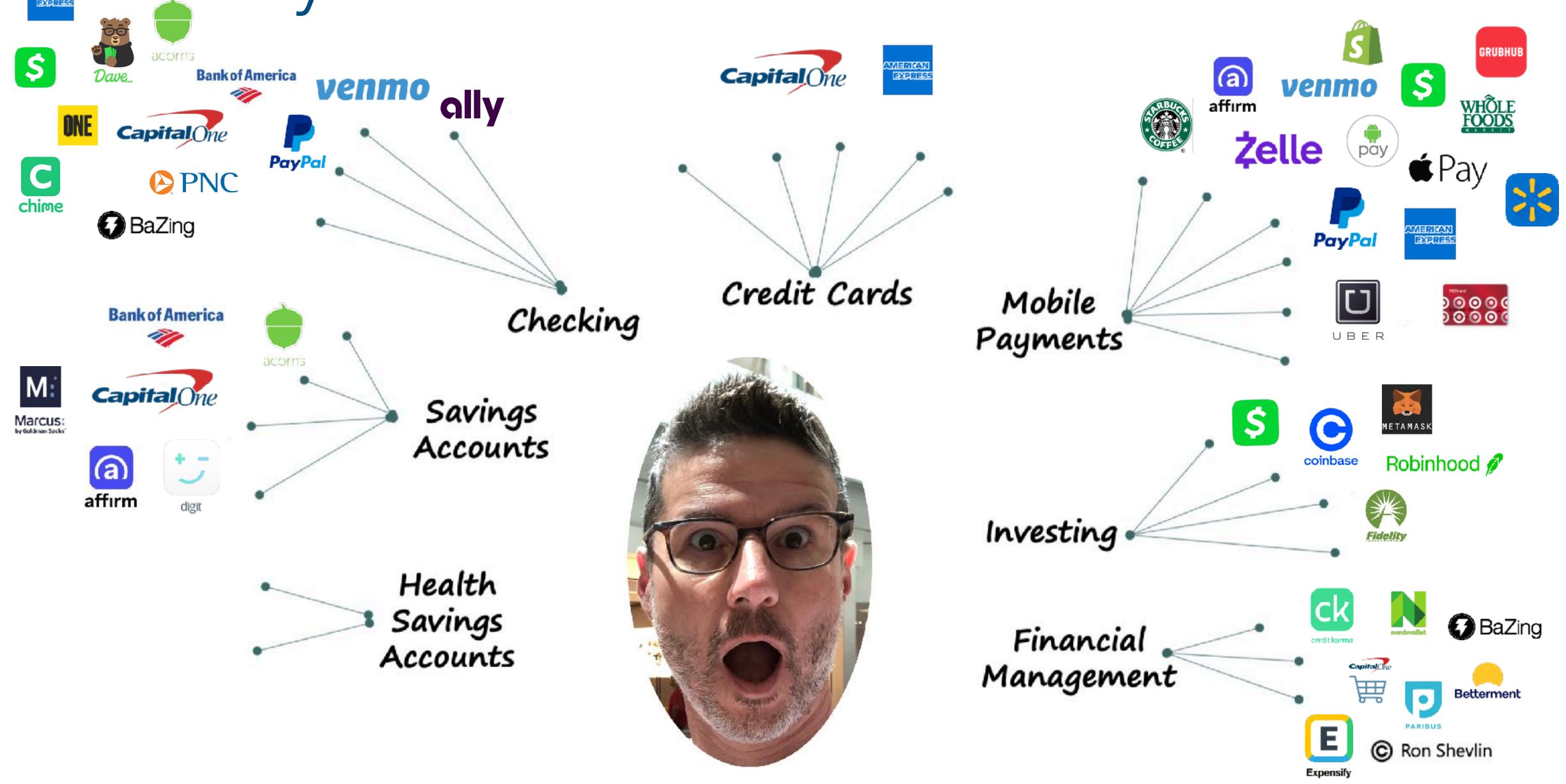
How much do you spend to receive or subscribe to fintech services each month? (Base=Consumers between 21 and 55 years old)



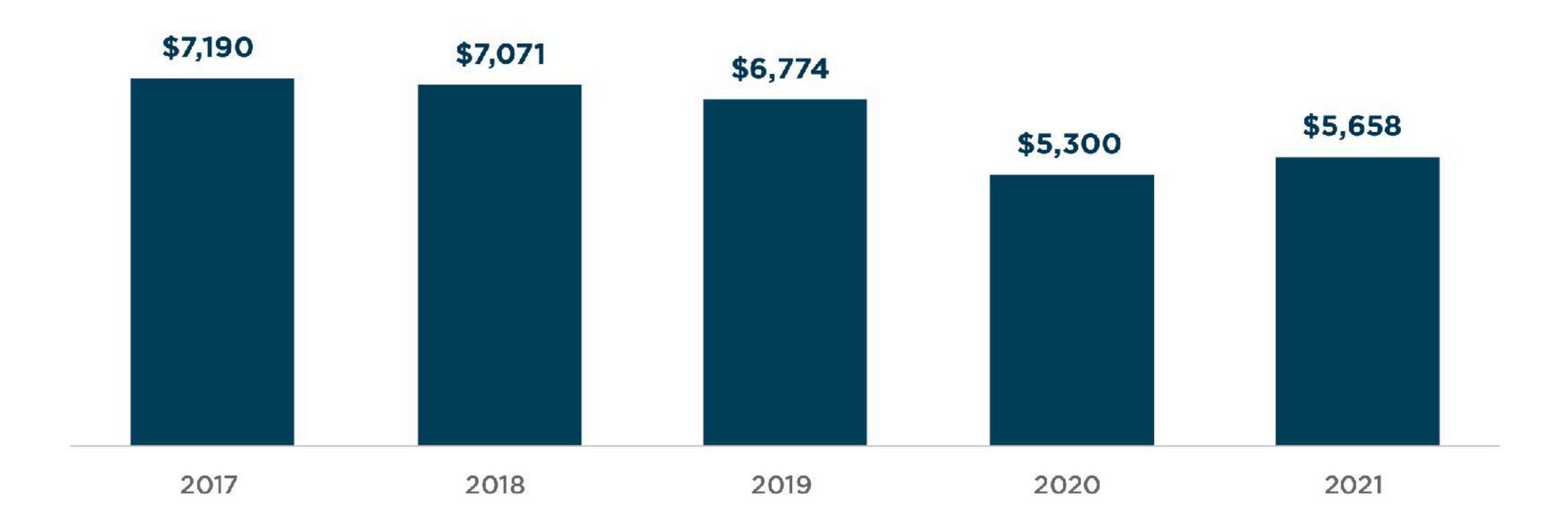
Source: Cornerstone Advisors survey of 3,030 U.S. consumers, Q1 2022

22-1003-018

My shadow financial life worksheet



Average Interchange Income



22-1003-010 Source: S&P Global



Walmart > <.

From "Marcus by Goldman" to "Hazel by Walmart"?

Based on a recent trademark filing, looks like that is the case for the two Goldman partners, Omer Ismail and Dave Stark, who, in late February, revealed their surprise <u>departures</u> from Goldman's nascent retail bank for the yet to be defined "fintech" venture from Walmart

Business

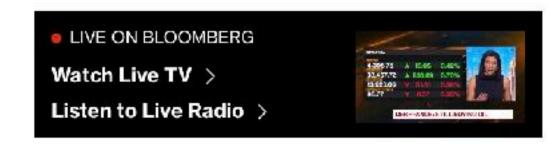
Walmart Files for Trademark for Fintech Unit: 'Hazel by Walmart'

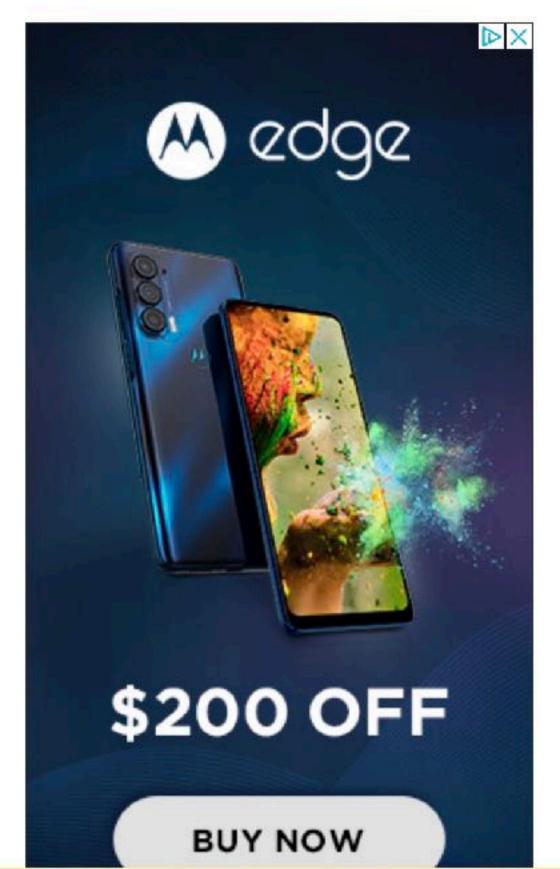
- Filing with trademark office lists many potential services
- Walmart has shared few details on fintech venture thus far



Photographer: Patrick T. Fallon/Bloomberg

By Matthew Boyle and Leslie Patton April 7, 2021, 5:13 PM CDT









Business

Share this article

Walmart Files for Trademark for Fintech Unit: 'Hazel by Walmart'

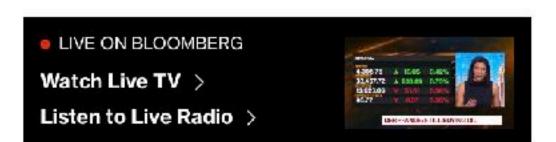
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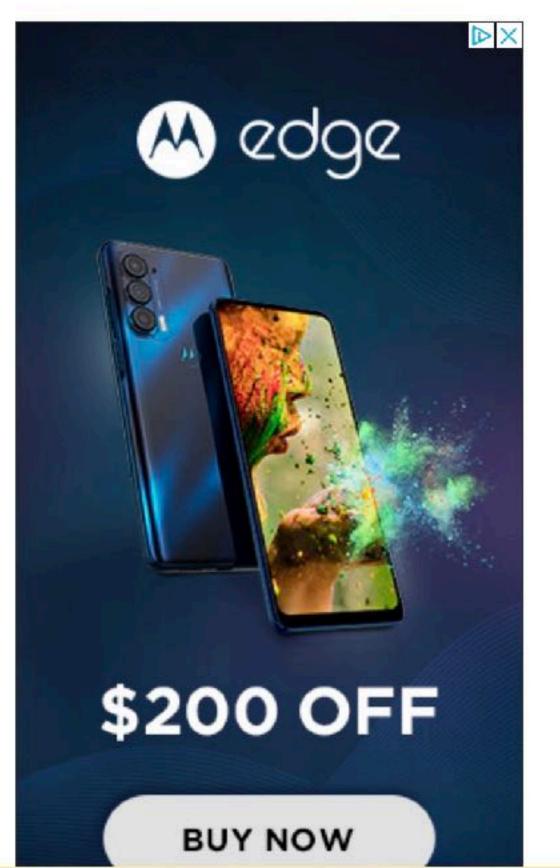


Photographer: Patrick T. Fallon/Bloomberg

By Matthew Boyle and Leslie Patton April 7, 2021, 5:13 PM CDT

Walmart Inc.'s financial technology venture, still shrouded in







Word Mark

HAZEL BY WALMART

Goods and Services

IC 036. US 100 101 102. G & S: Processing credit card, debit card, and prepaid card transactions via electronic communications networks for business purposes; Electronic and on-line credit card, debit card, and prepaid card payment processing services; Electronic funds transfer; Clearing and reconciling financial transactions; Providing a wide variety of payment and financial services, namely processing services, issuing credit cards and lines of credit, electronic payment services involving electronic processing and subsequent transmission of bill payment data, bill payment services with guaranteed payment delivery, all conducted via a global communications network; Financial transaction services, namely, providing secure commercial transactions and payment options using a mobile device at a point of sale; Credit card and debit card transaction processing services; Reimbursement of funds for disputed items in the field of electronic payment purchases, namely, fraud reimbursement services in the field of electronic payment purchases; Providing purchase protection services for goods and services; Gredit services; Gredit card transaction processing services; Credit services; Credit card transaction processing services; Credit services; Credit card payment purchases; Providing electronic payment purchases; Credit card transaction processing services; Gredit services; Credit card payment processing services; Providing electronic payment services; Providing electronic payment processing services; Providing electronic payment

Mark Drawing Code

(0) UNKNOWN

Serial Number

90609709

Filing Date

March 29, 2021



Meng Chee Walmart's Chief Product Officer

Since the advent of e-commerce, traditional retailers have tried various ways to take advantage of new shopping methods while keeping the in-store experience growing. Walmart, one of the world's largest retailers, always strives for a customer-first mindset. So the company has been working to deliver a broader omnichannel experience to customers.

We want our app to be more than just a shopping transaction.















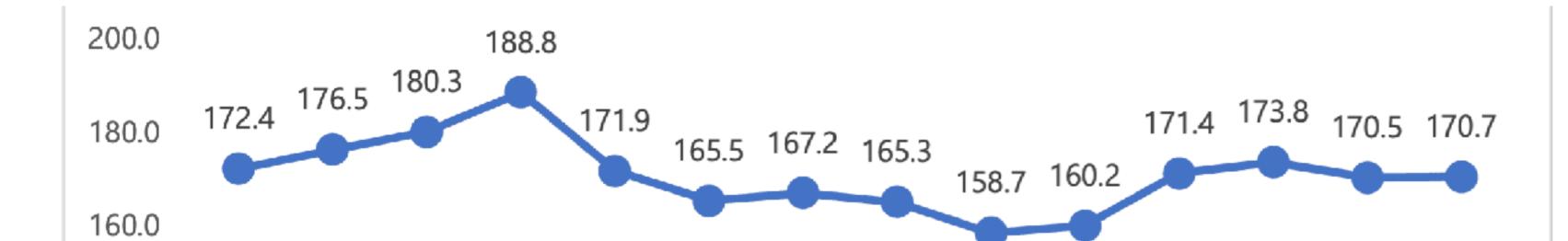




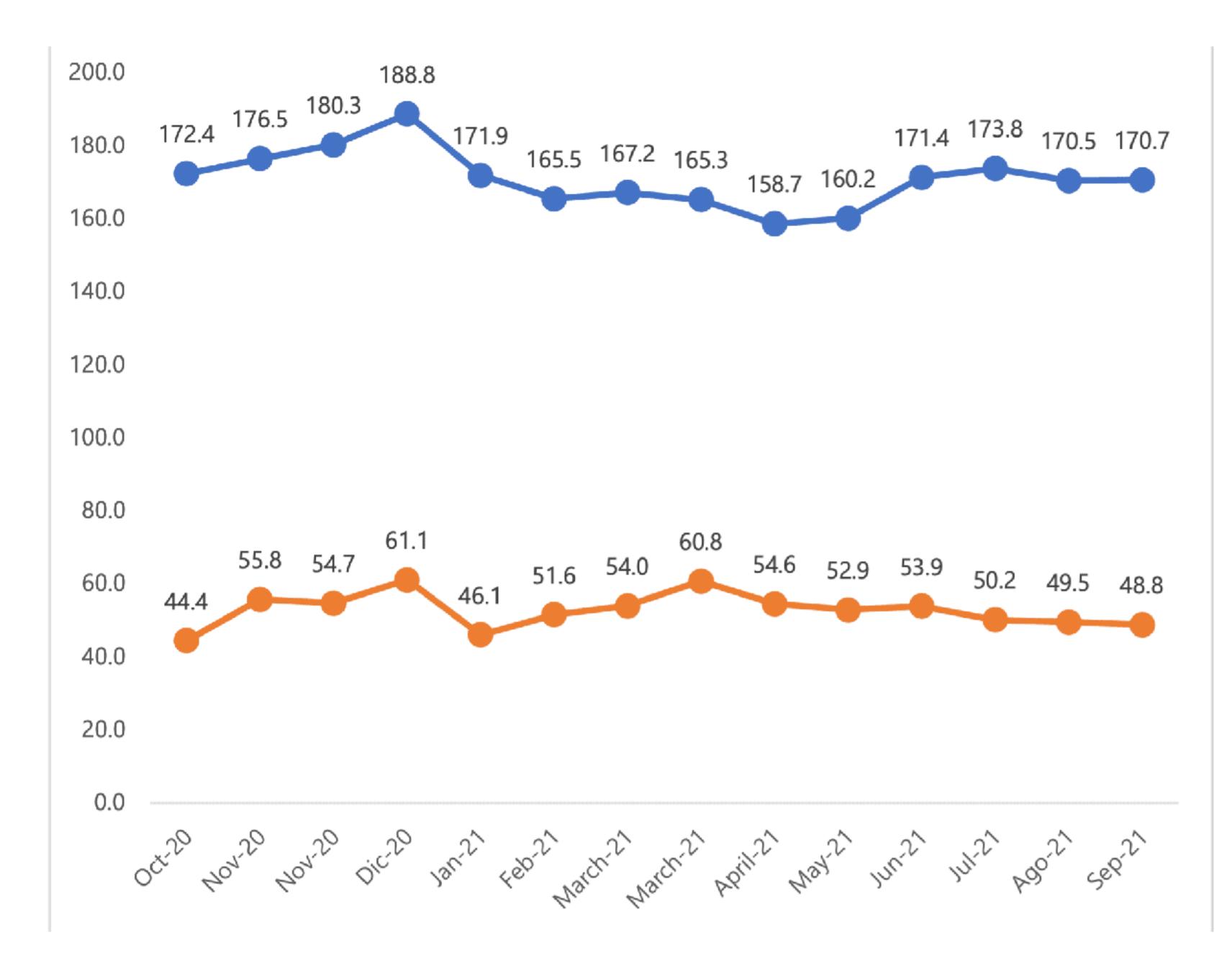










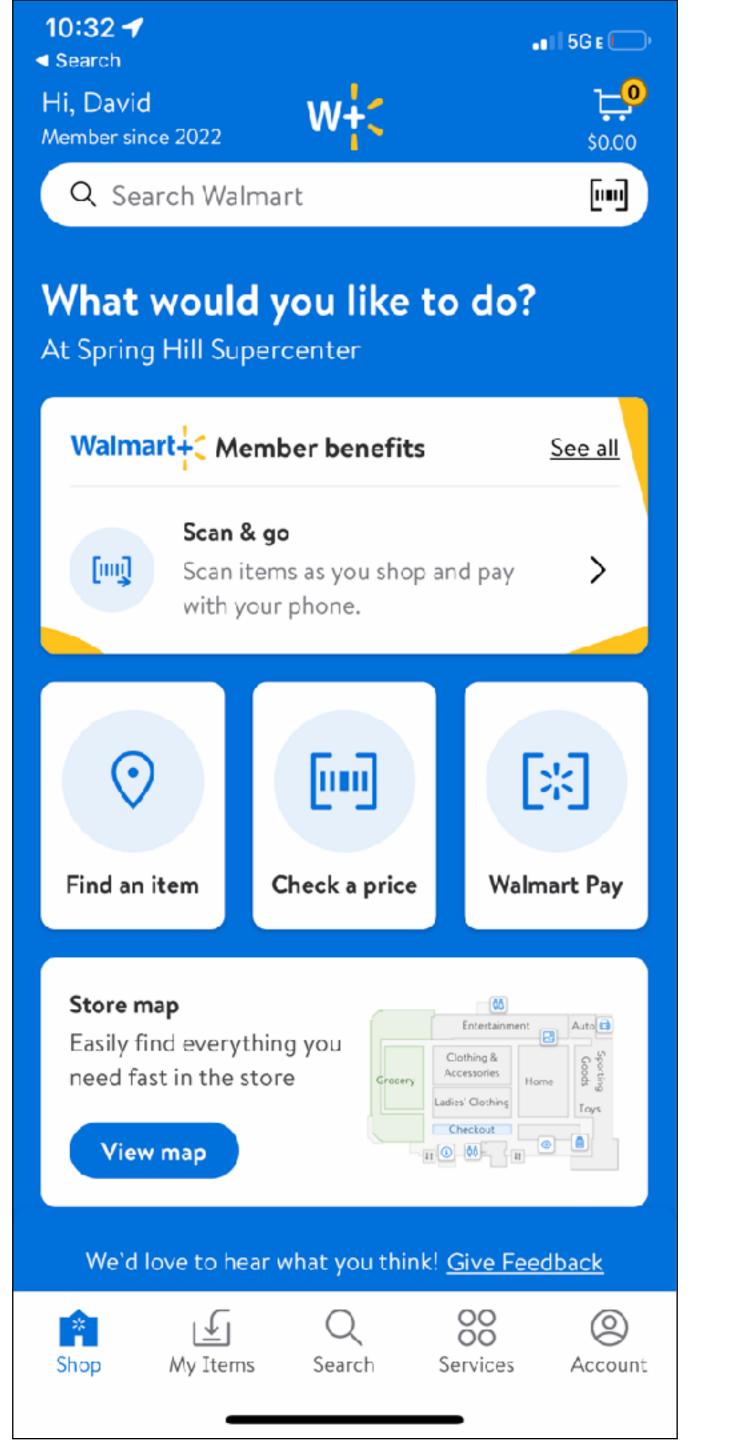


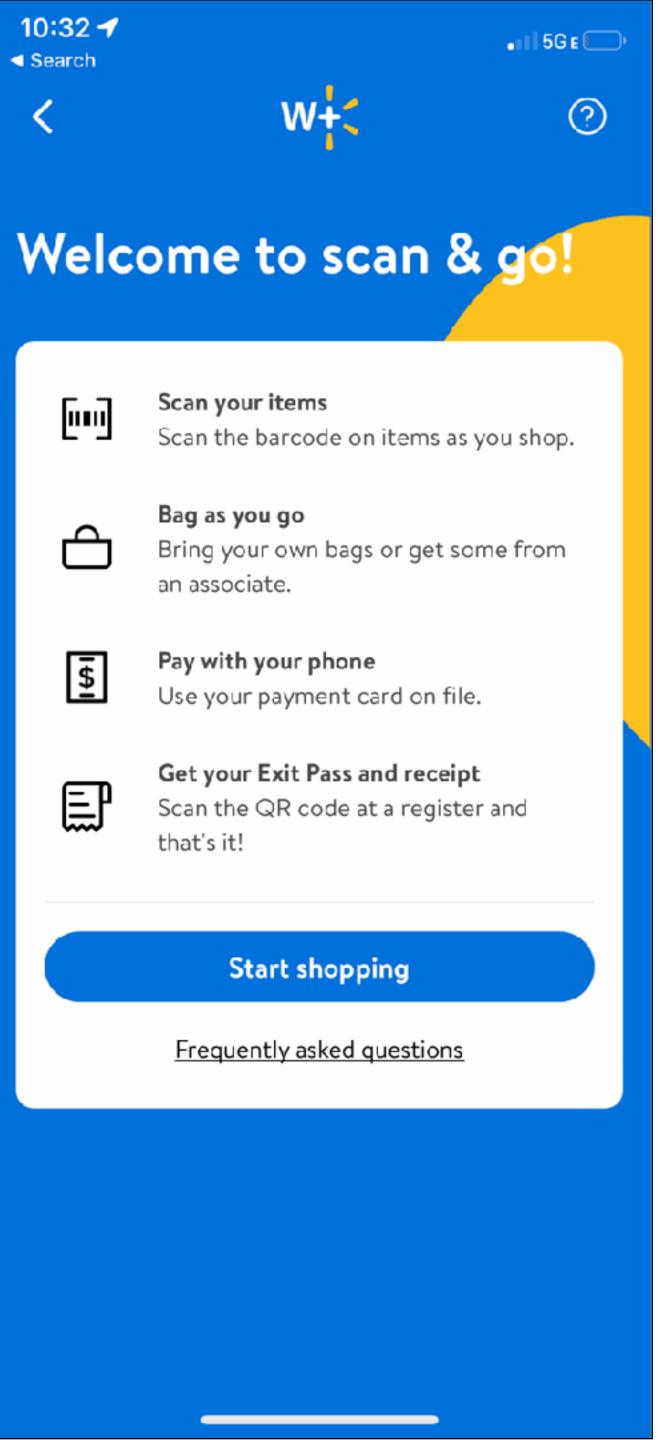




Source: pymnts.com

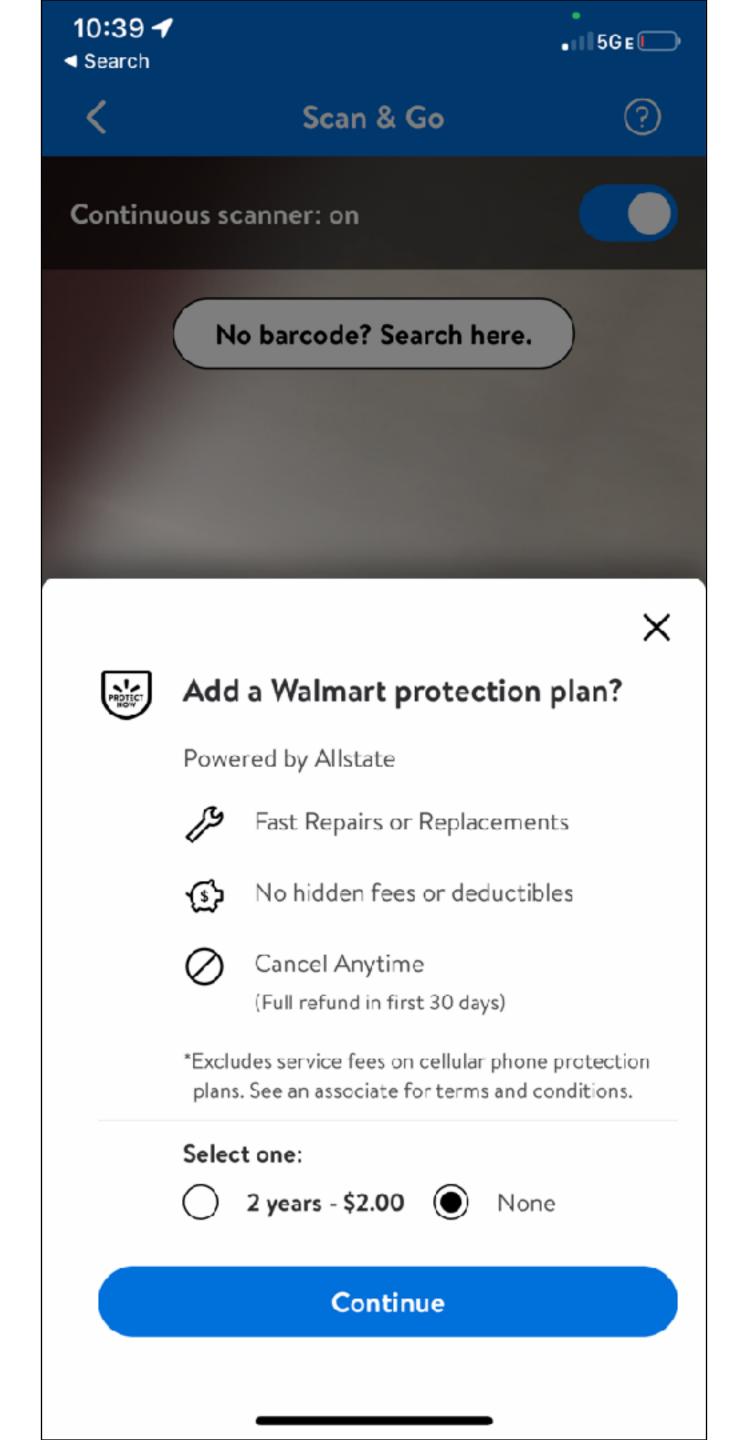








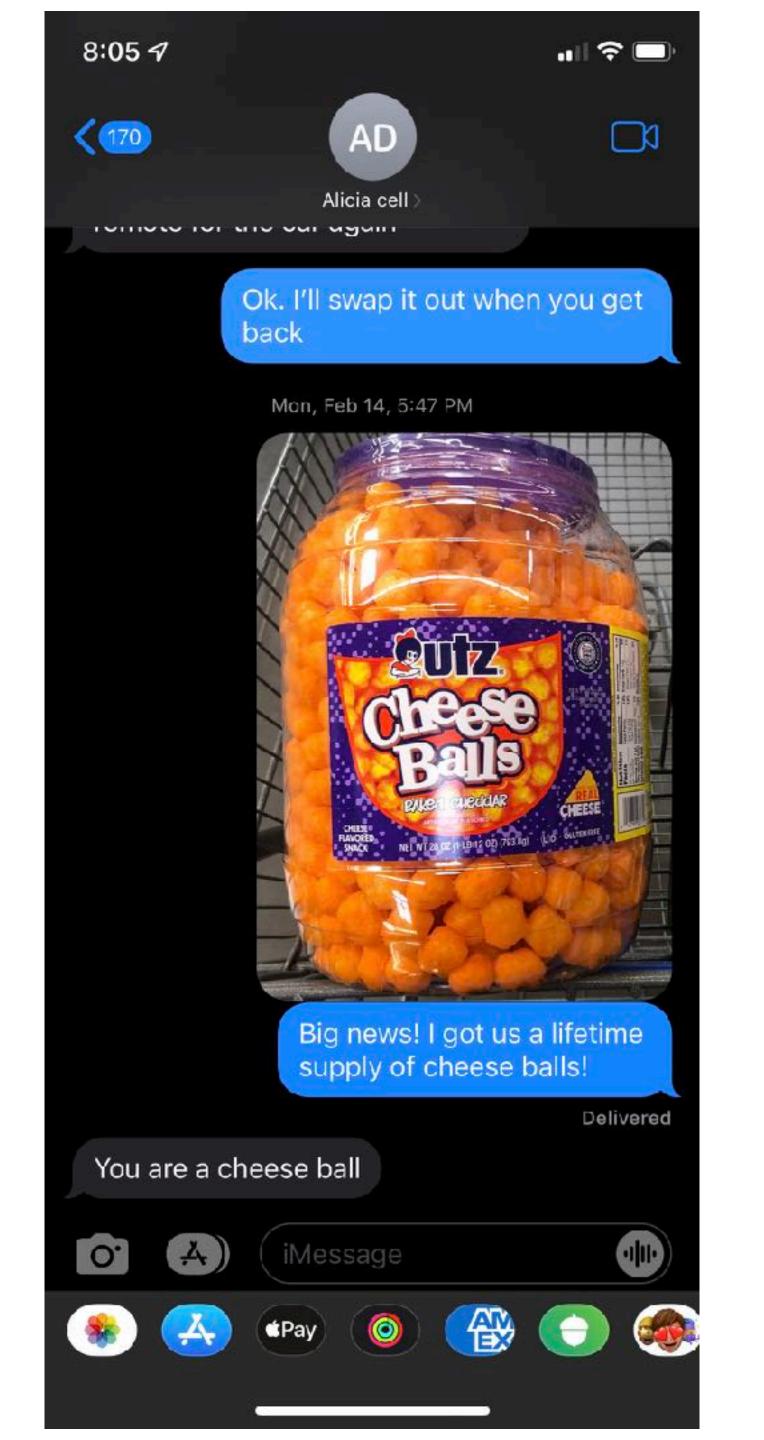


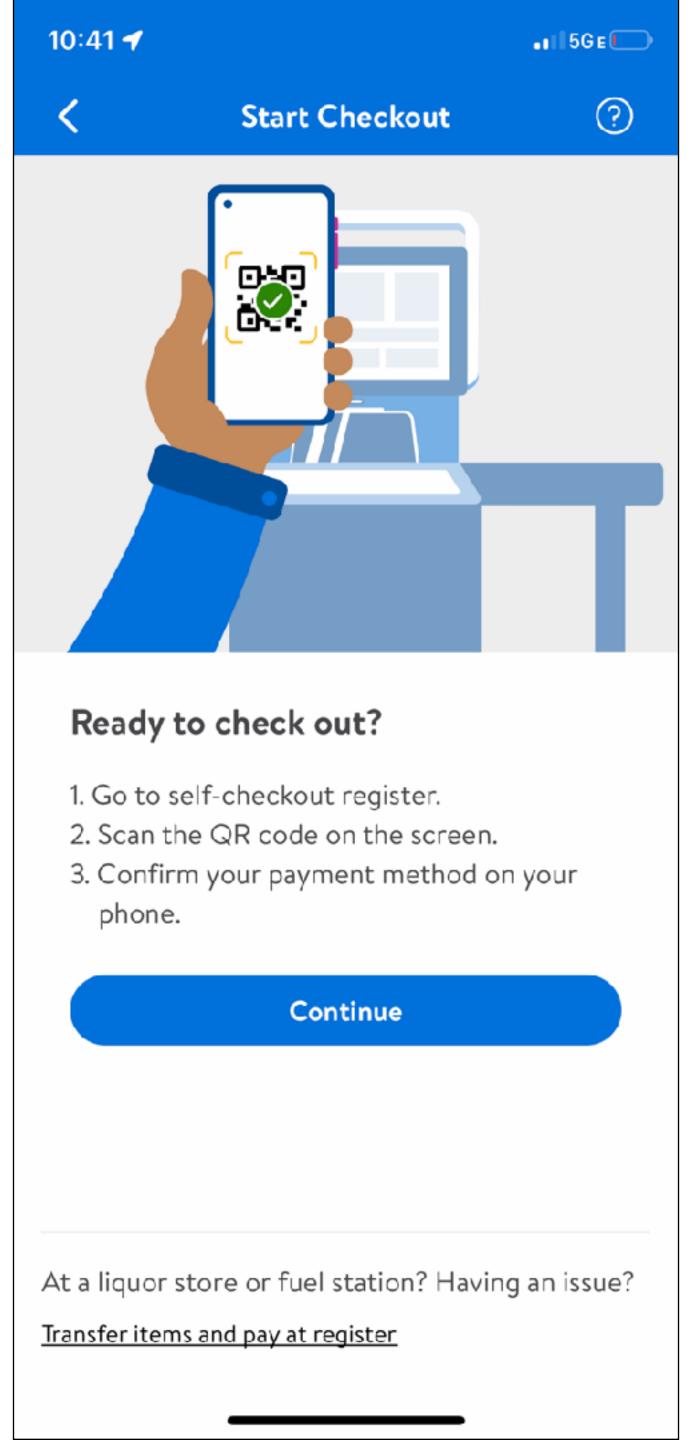


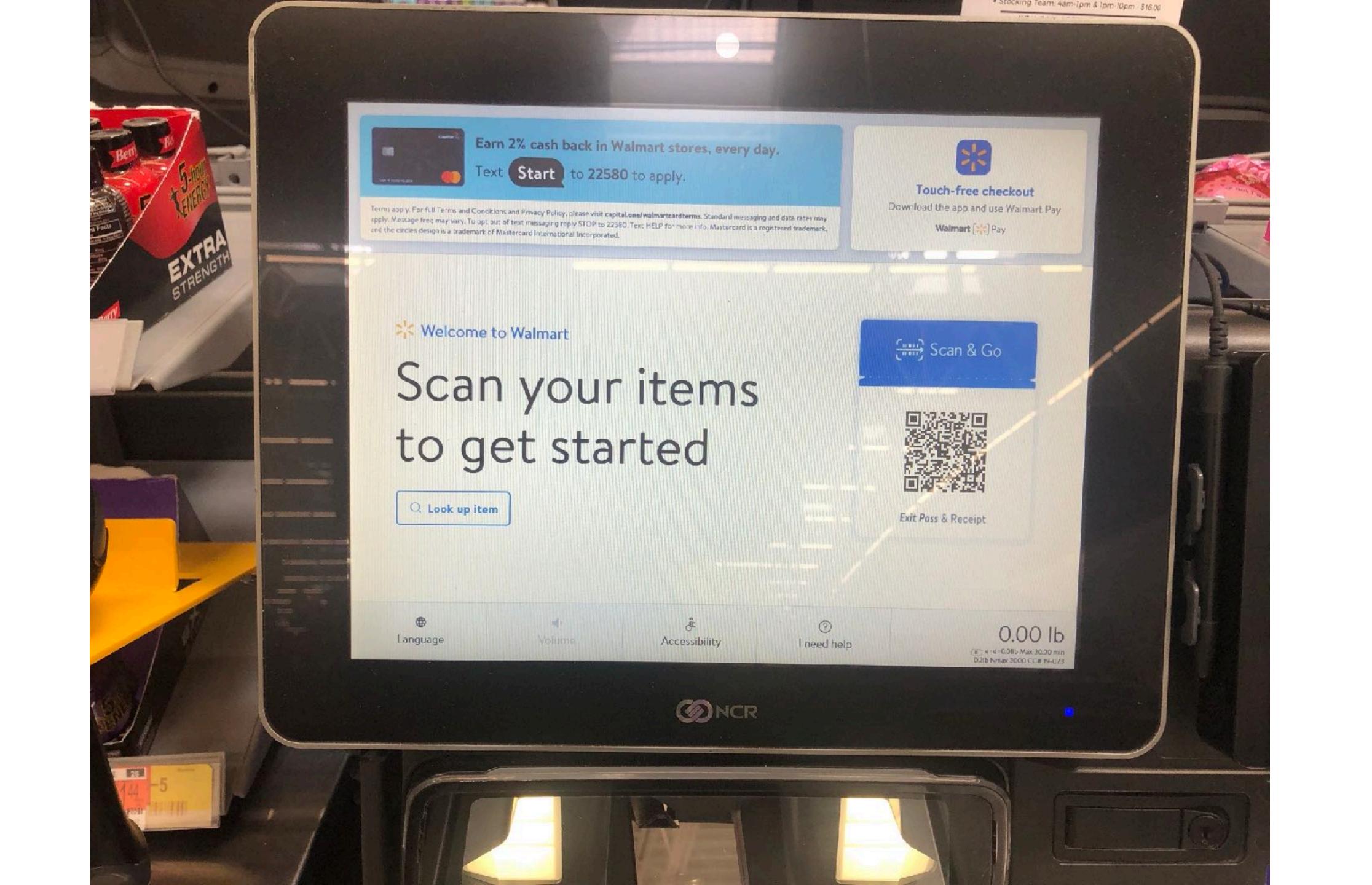


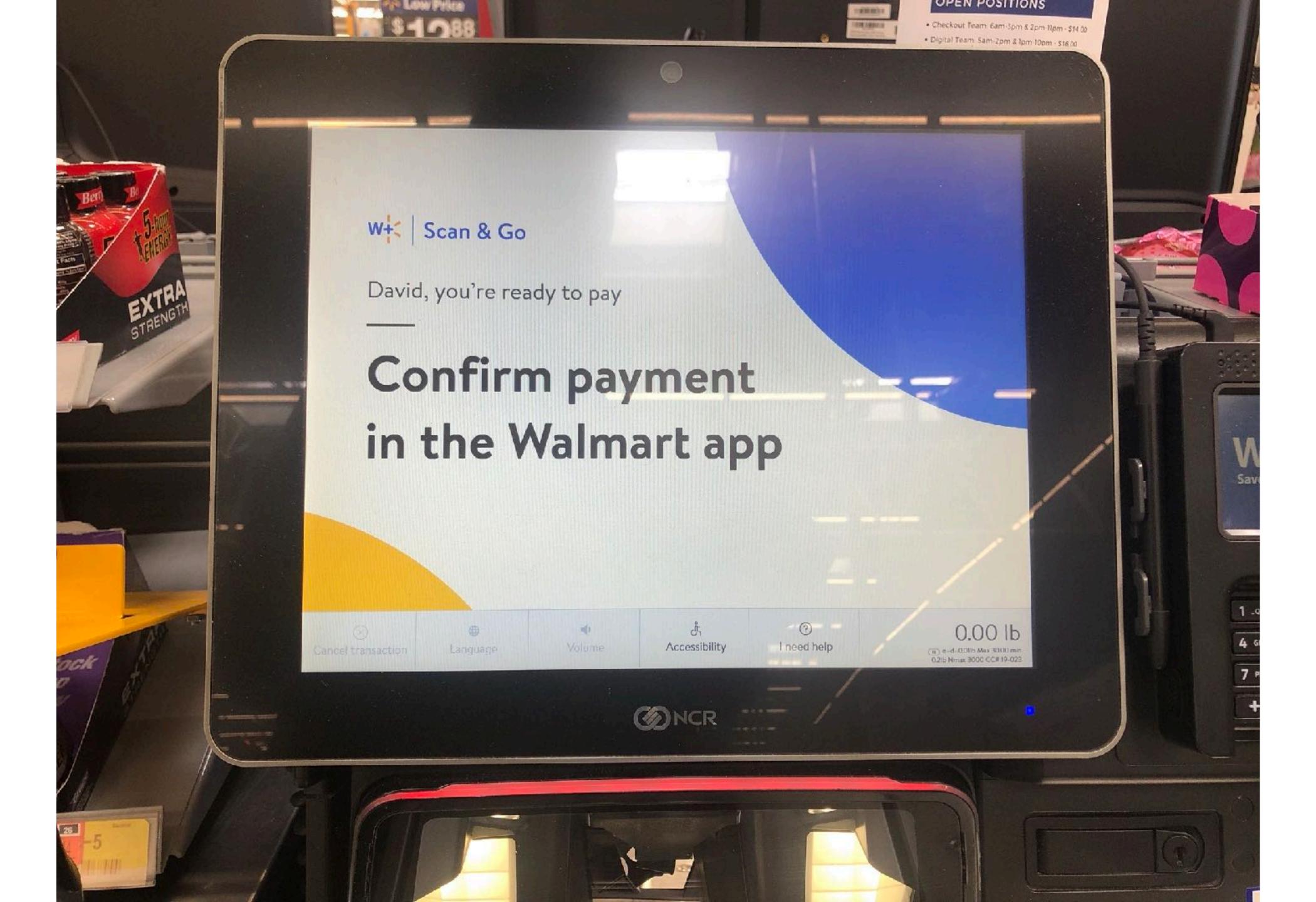


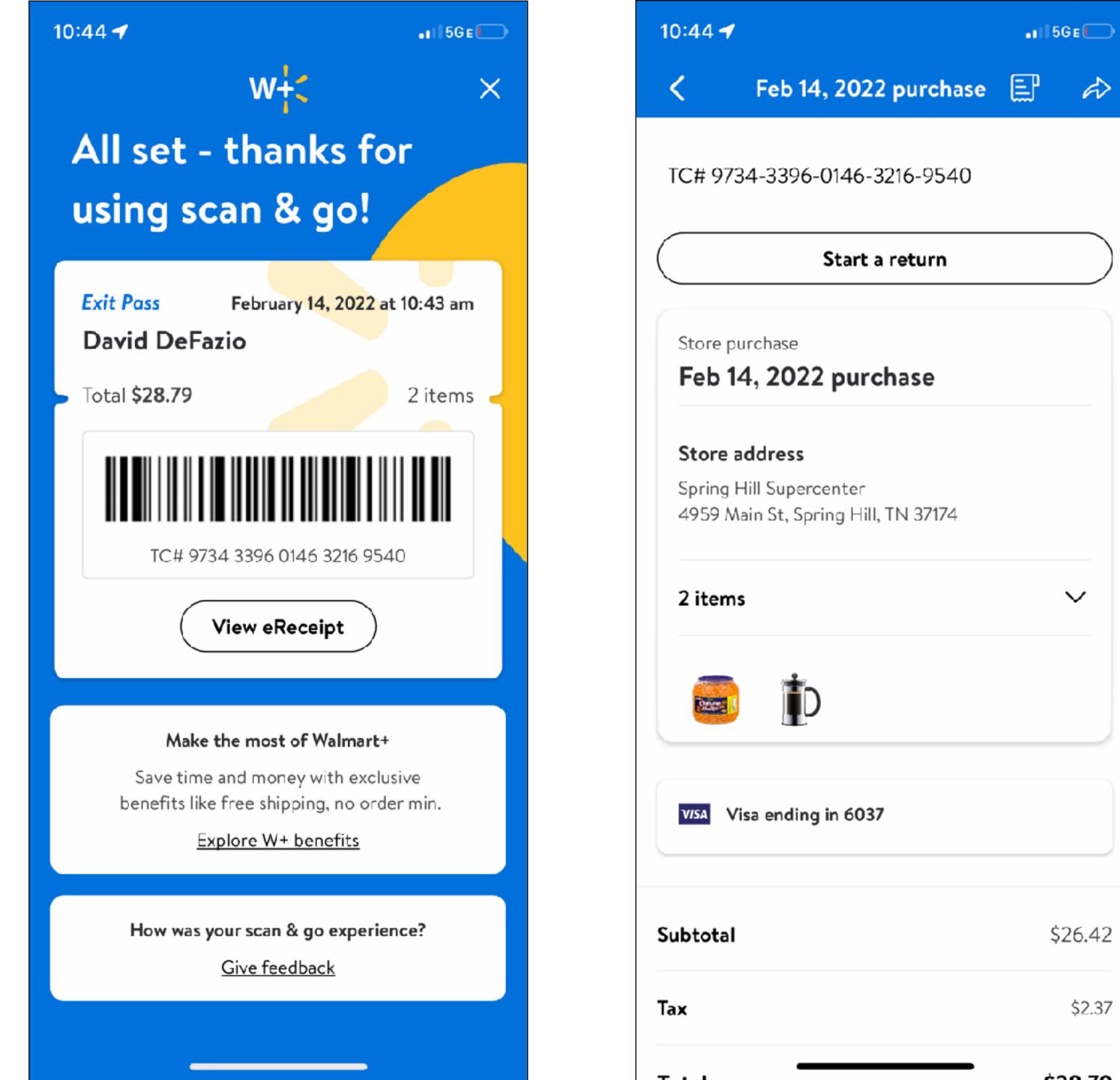




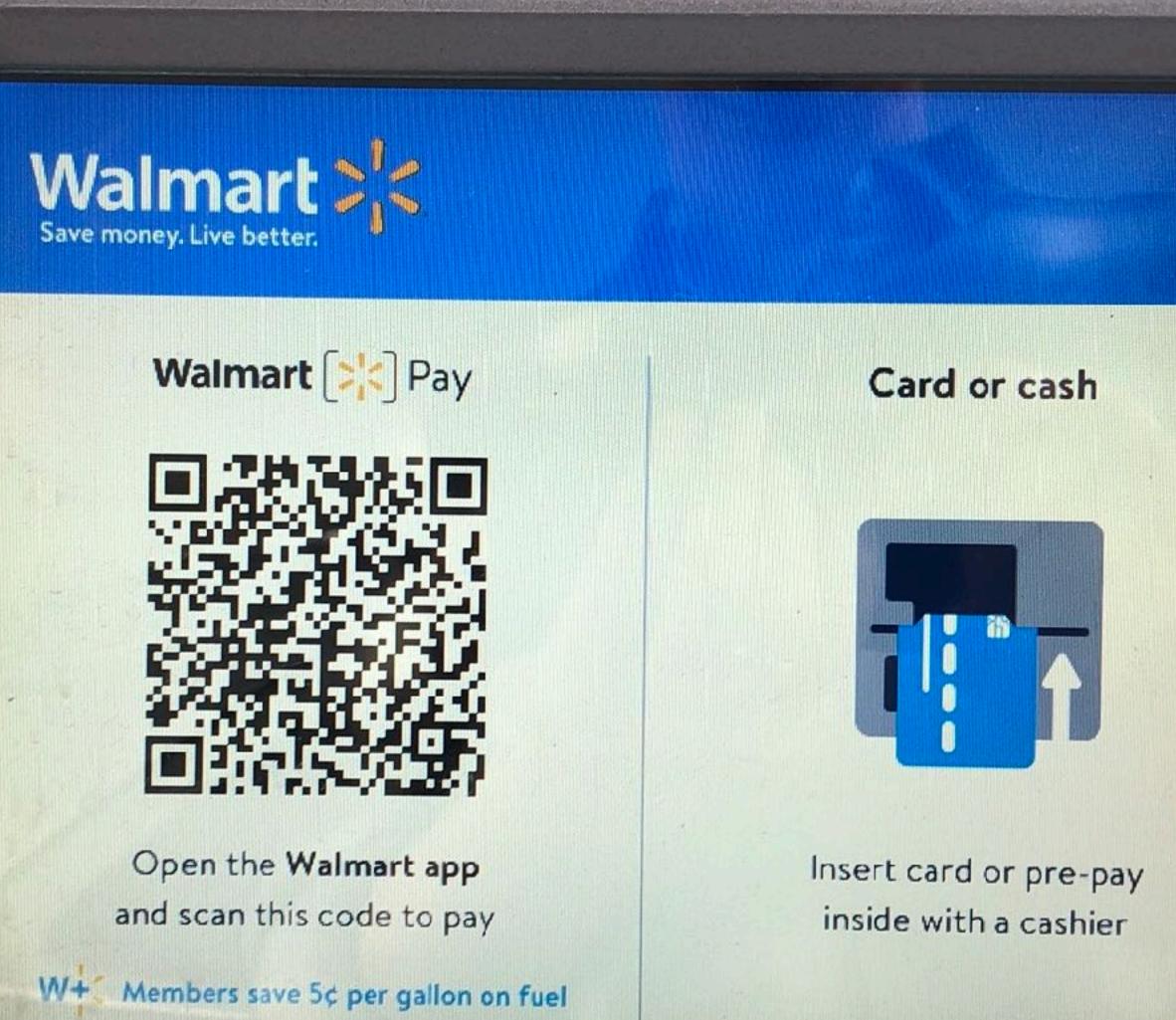
















Buy Now, Pay Later



Klarna Bank



Afterpay Afterpay



Affirm Affirm



QuadPay QuadPay



Sezzle Sezzle



Klarna Klarna Bank



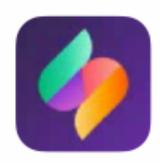
Afterpay Afterpay



Affirm
Affirm



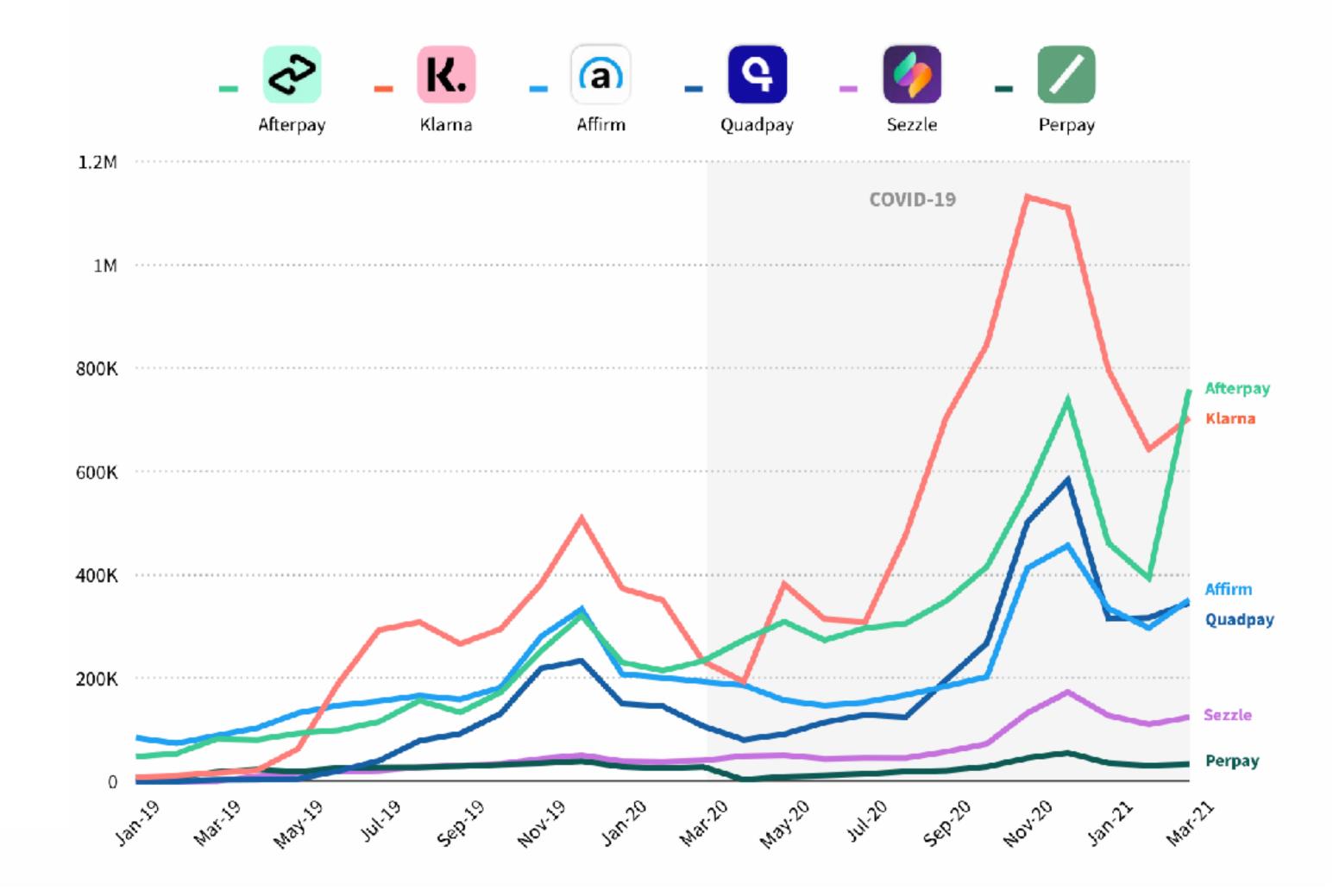
QuadPay QuadPay



Sezzle Sezzle

Klarna Surpassed 1 Million Installs During the 2020 Holidays

Monthly U.S. downloads for top payment solution apps





Klarna Klarna Bank



Afterpay Afterpay





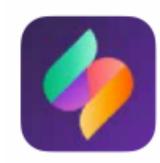
Affirm
Affirm





QuadPay QuadPay





Sezzle Sezzle



\$100B

Which generations are using BNPL?

Age Group	Used BNPL 2019	Used BNPL 2021
Gen Z (21-25)	6%	36%
Gen Y (26-40)	17%	41%
Gen X (41-55)	9%	30%
Baby Boomers (56-75)	1%	18%
Total BNPL Purchases (\$ in billions)	\$20.3	\$99.4

Source: Cornerstone Advisors

Once upon a time...













oculus quest







CJI MAVIC AIR 2











Peloton responds to backlash over holiday commercial, says it was 'misinterpreted'

Peloton said the commercial was intended to celebrate a "fitness and wellness journey."

Dec. 3, 2019, 7:33 AM CST / Updated Dec. 4, 2019, 11:51 AM CST / Scurce: TODAY

By Scott Stump

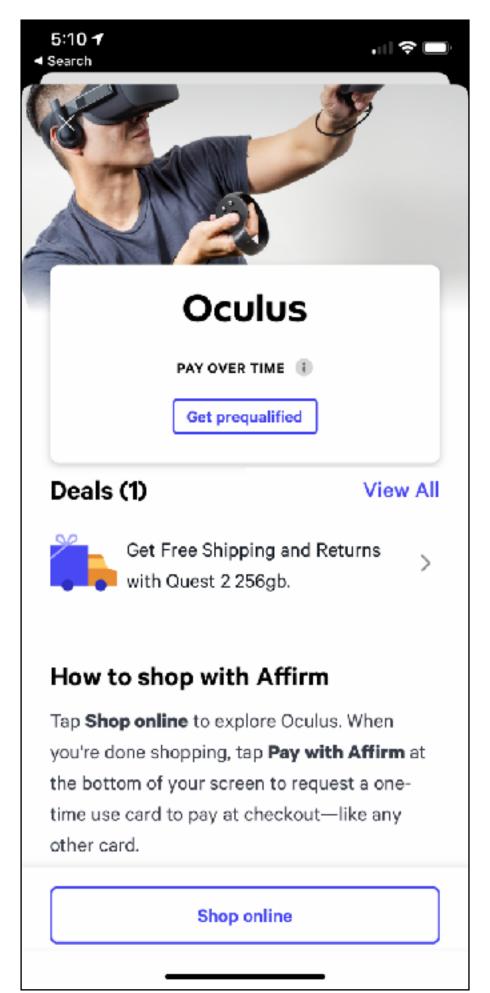
Cycling fitness brand Peloton has responded to the backlash over its new holiday commercial, saying the company is "disappointed in how some have misinterpreted" the 30-second spot.

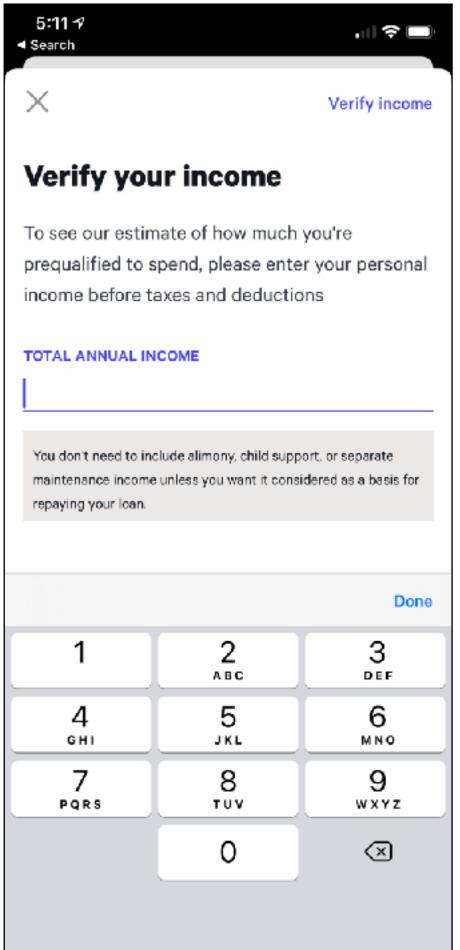
The ad, which shows a woman's yearlong fitness journey after her husband gives her one of its costly stationary bikes, was widely criticized on social media this week, including by some who said it sent a sexist message. The blowback was so fierce the company's stock price dropped by as much as 10%, Bloomberg reported.

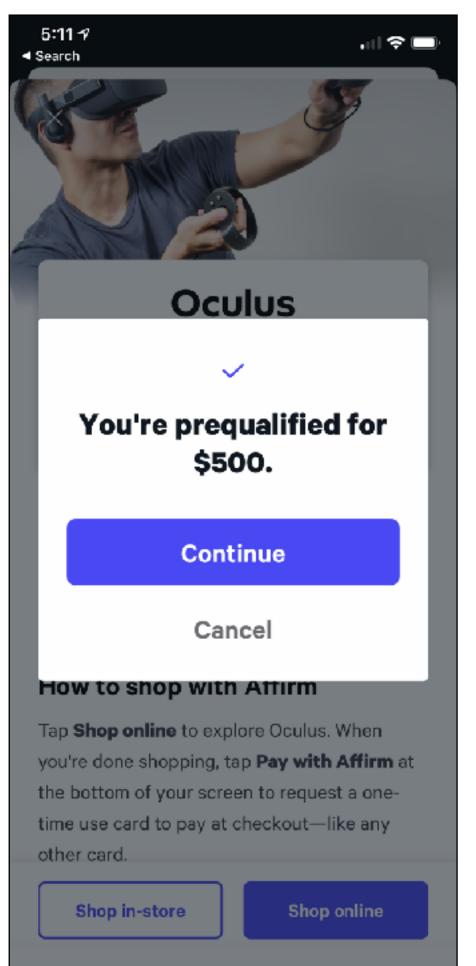
Buy Now, Pay for it Later

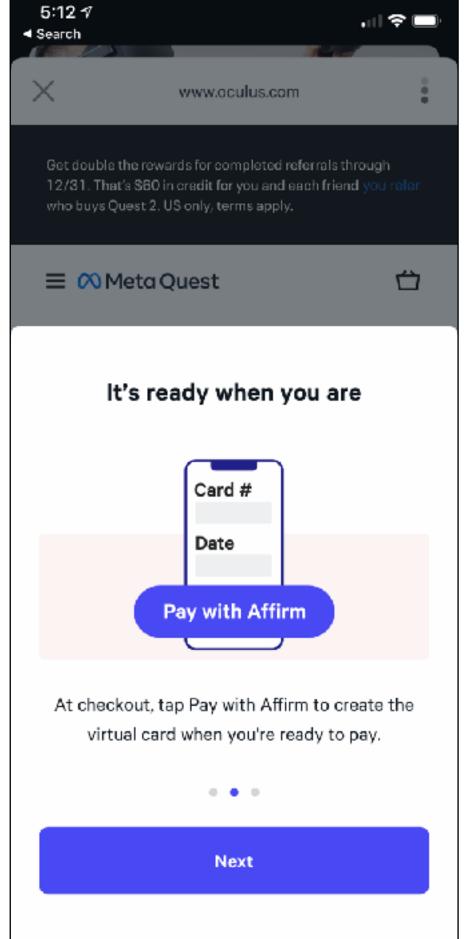




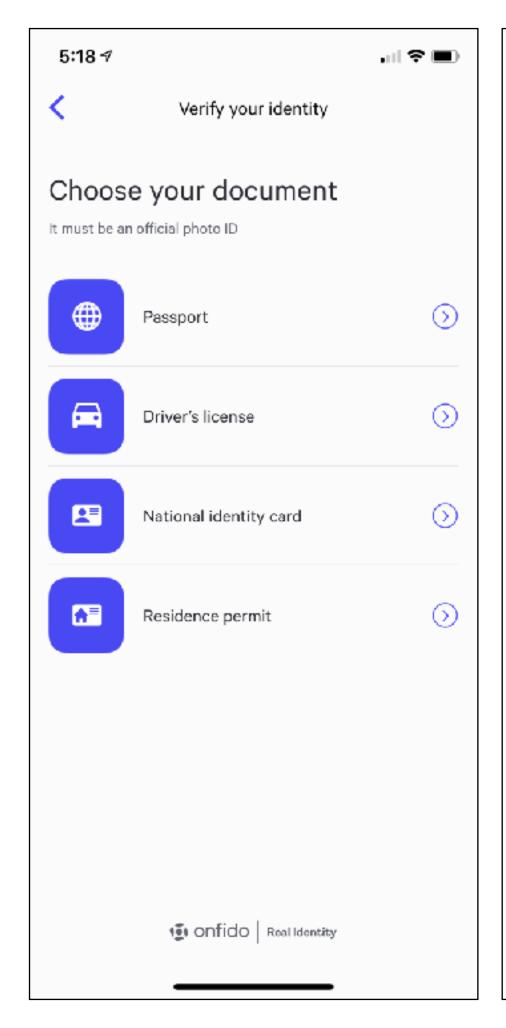


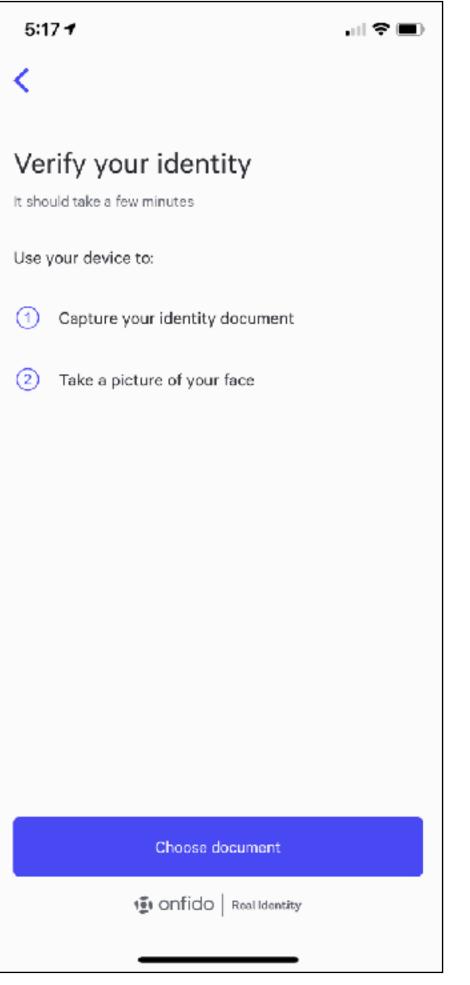


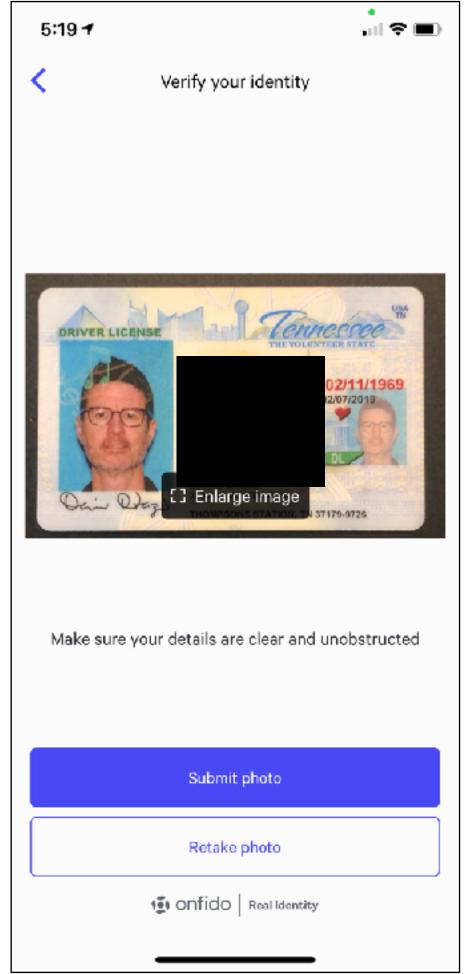


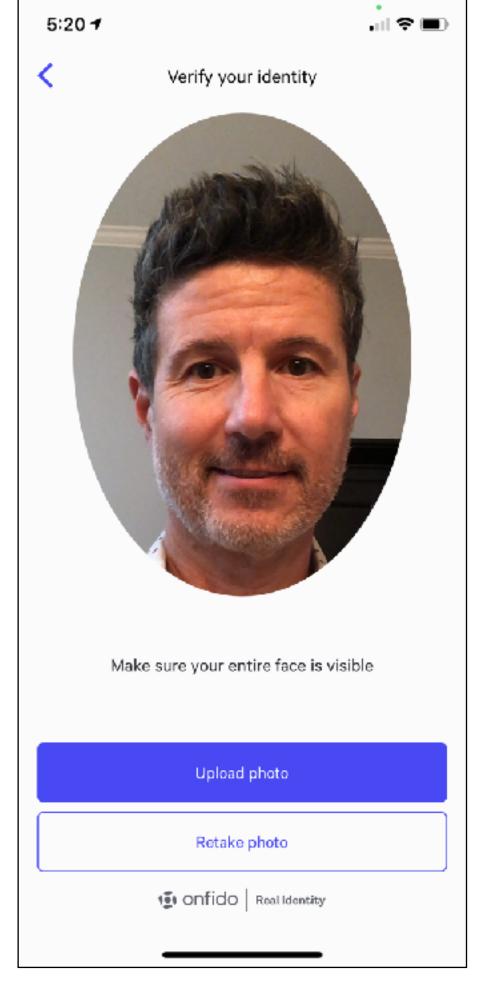




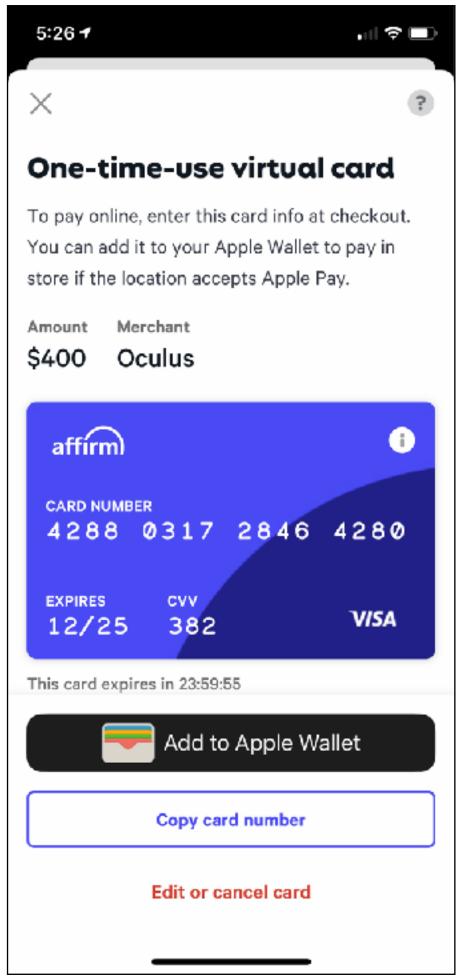




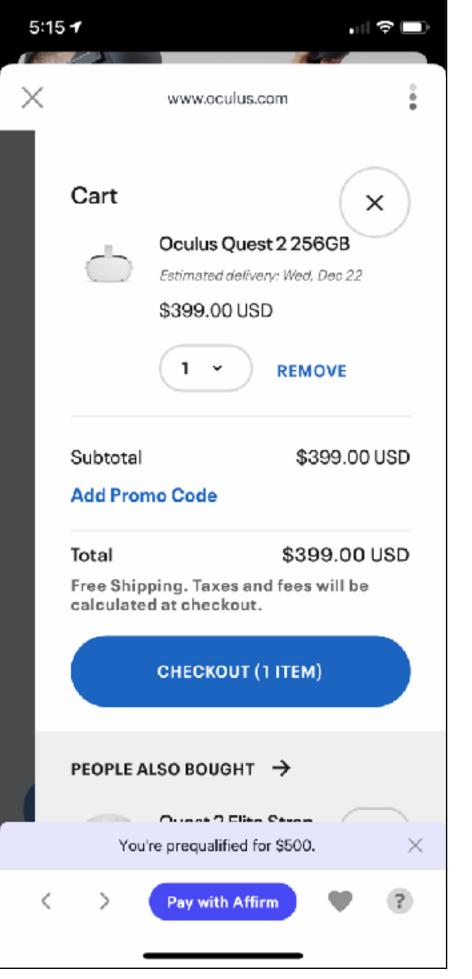


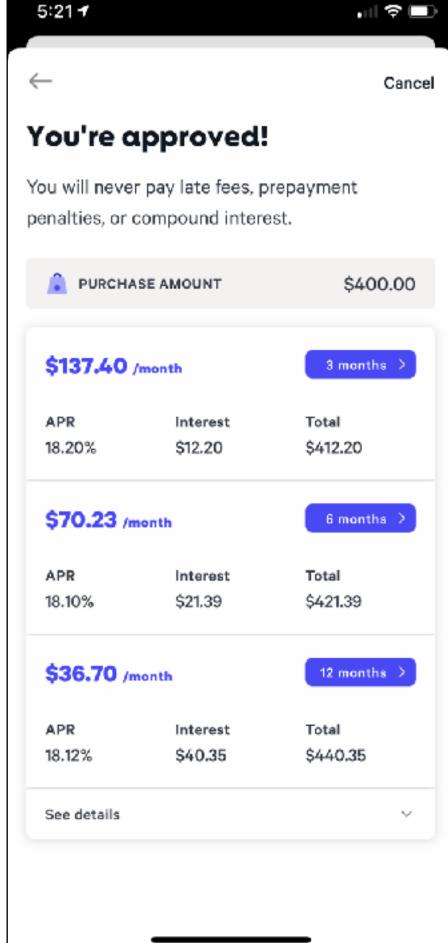


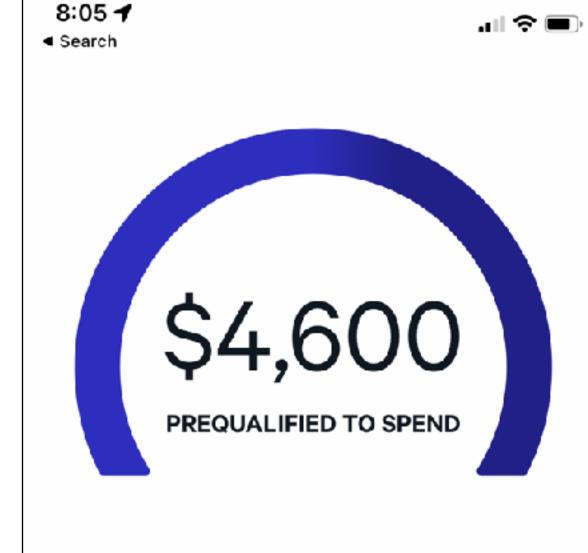


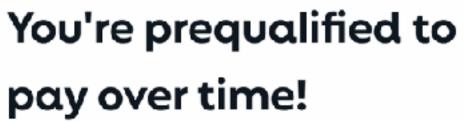












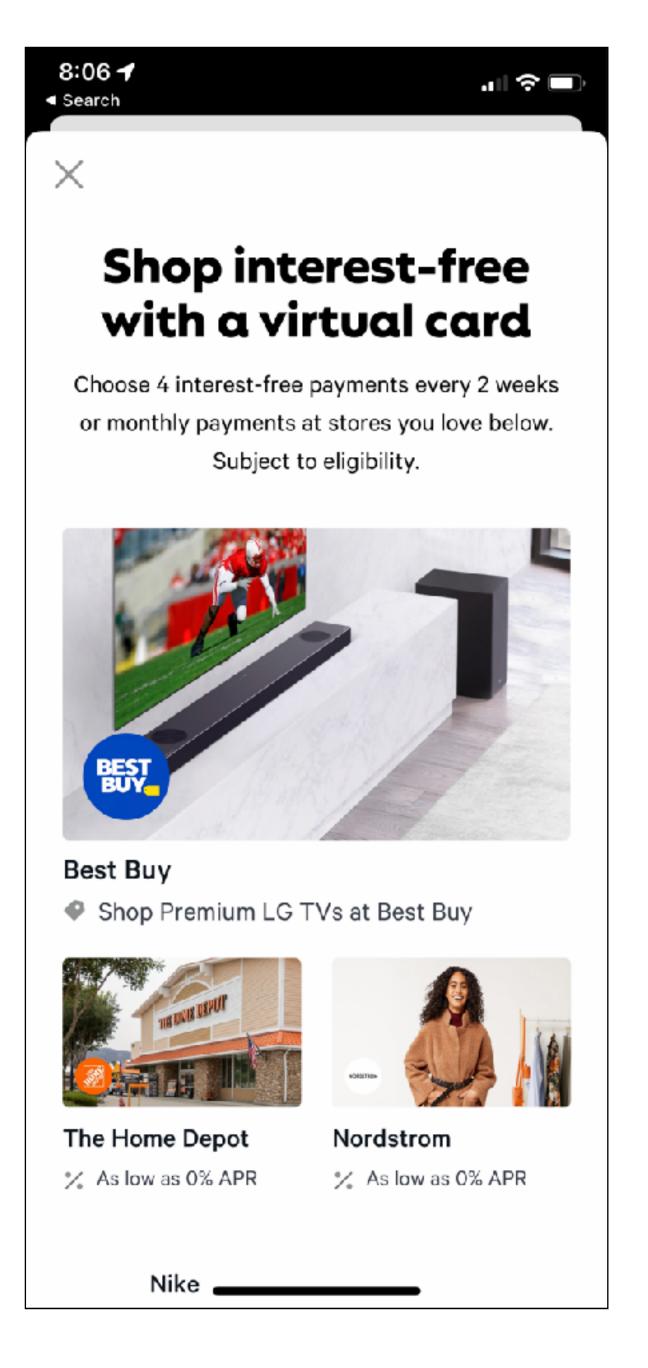
Way to go! You'll be shopping in no time.

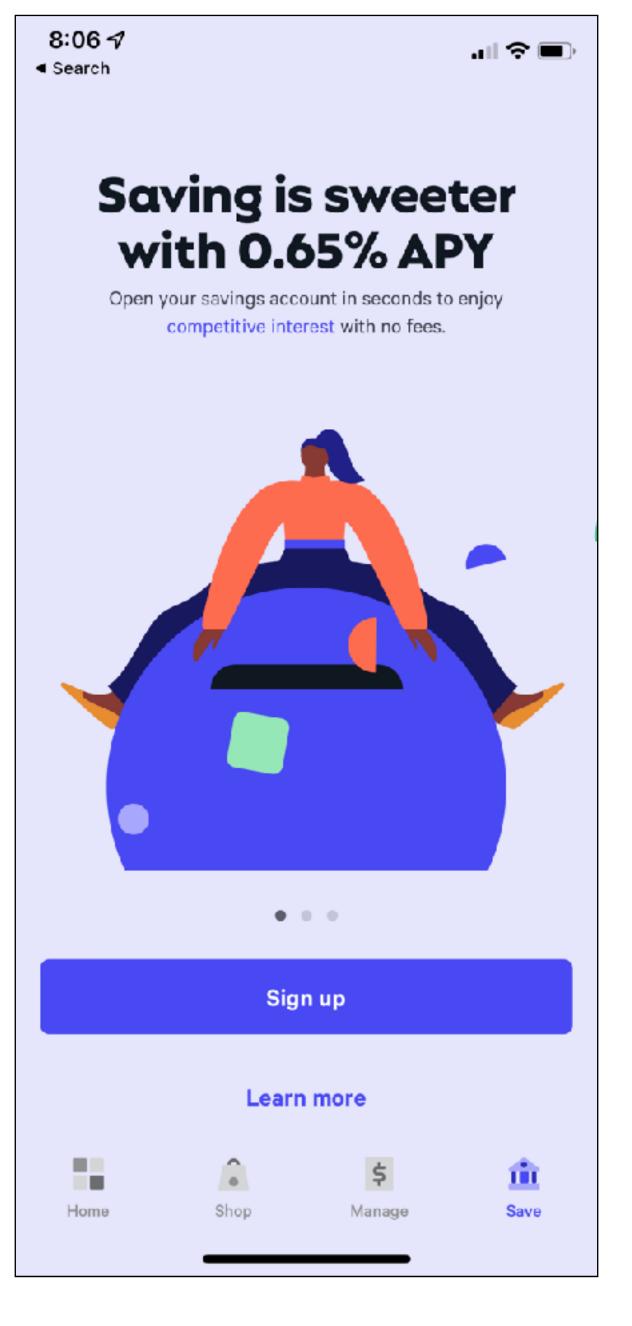
This is the estimated amount you'll be able to spend with Affirm at top stores.

This estimate is good for 7 days. Payment options depend on purchase amount, and approval at checkout isn't guaranteed.

View stores

Got it





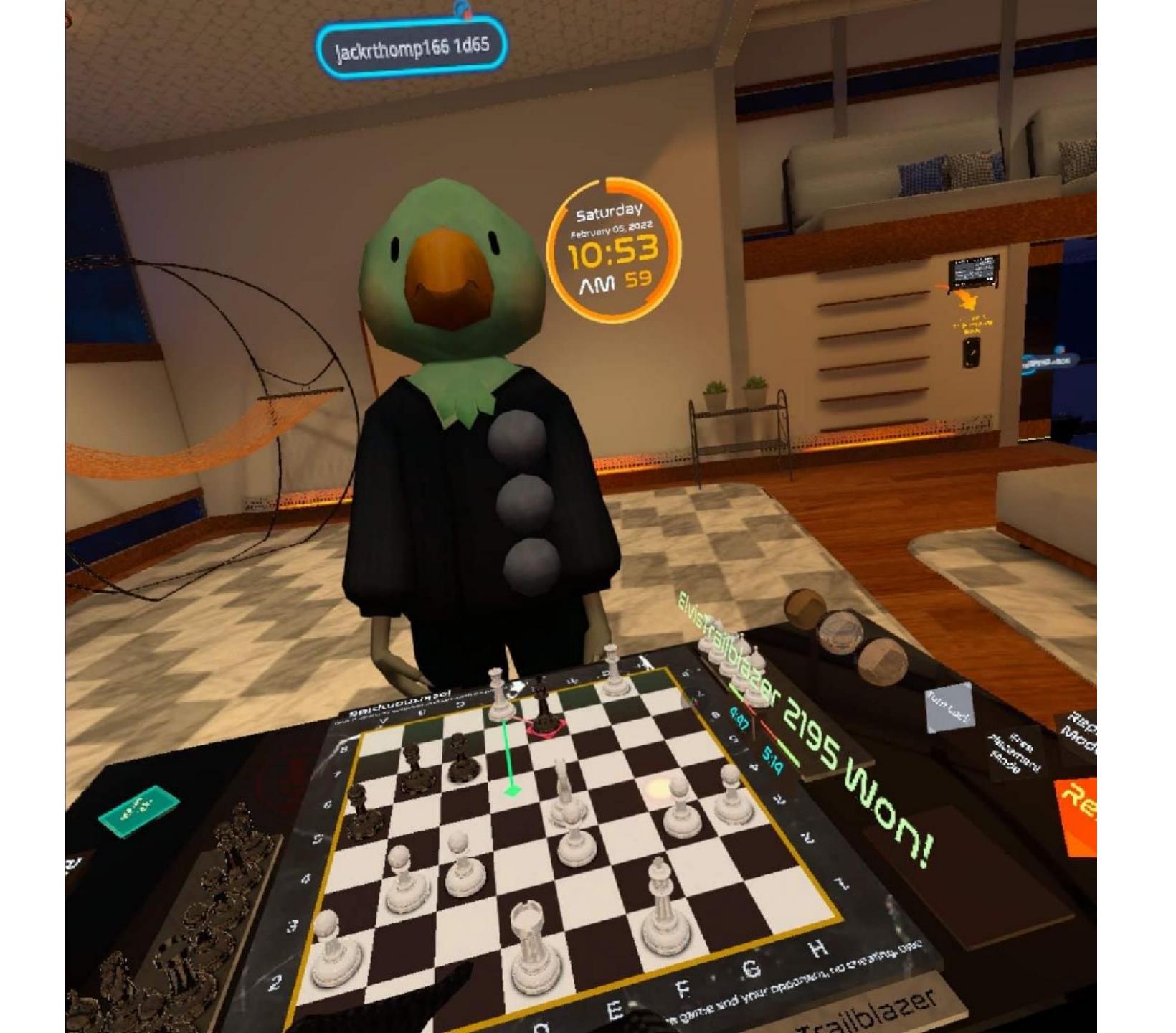




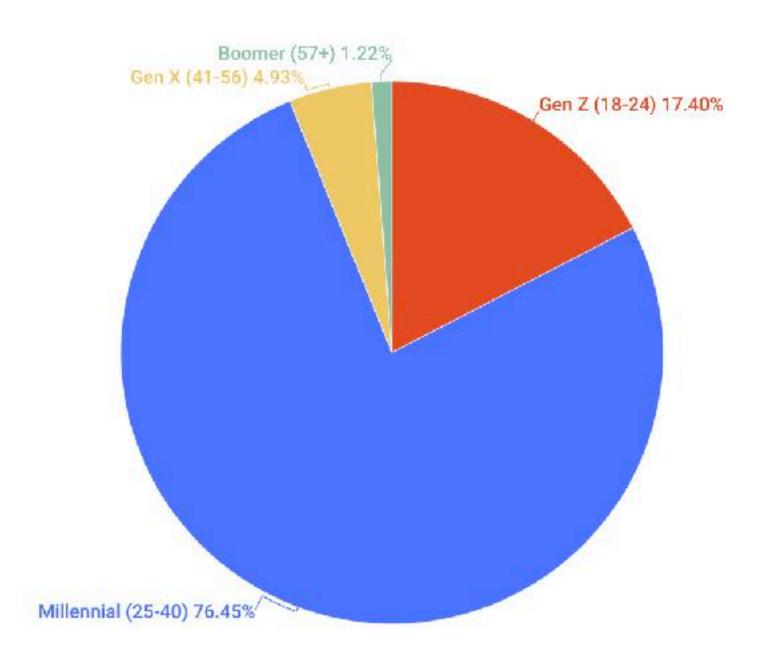








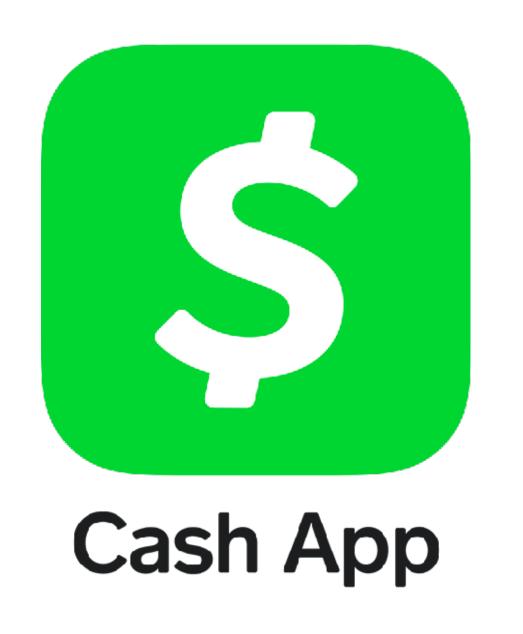




Age Group	Share of Users
Gen Z (18-24)	17.40%
Millenial (25–40)	76.46%
Gen X (41–56)	4.93%
Boomer (57+)	1.22%



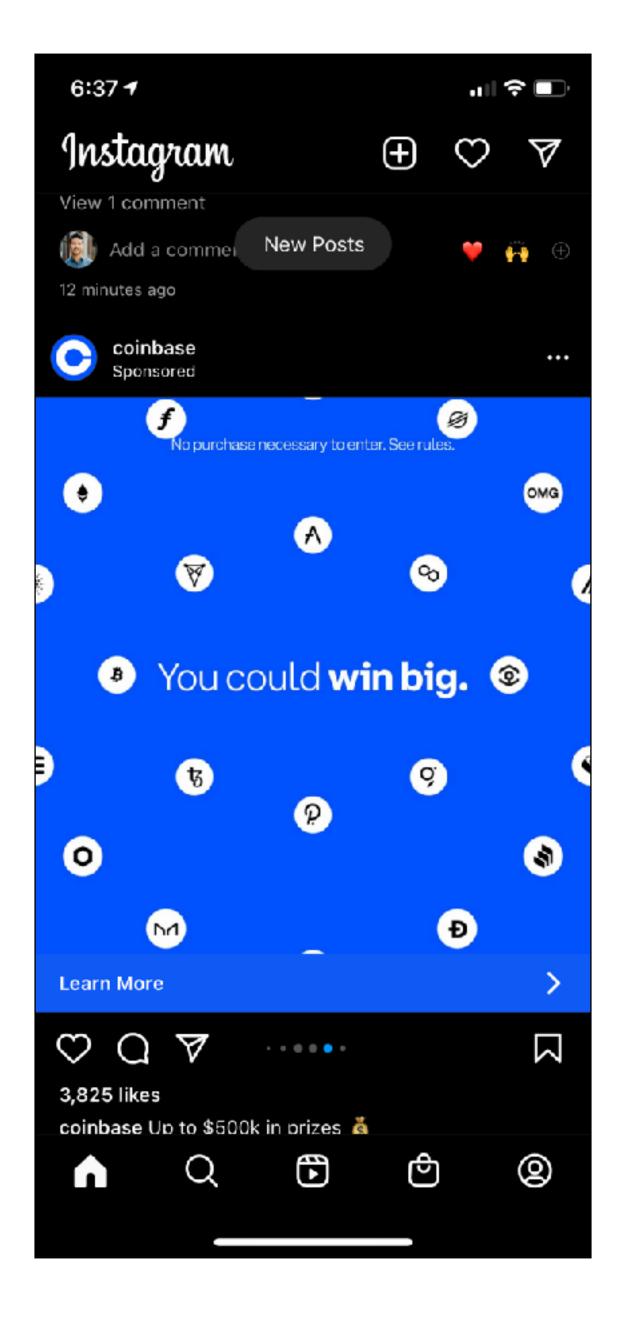


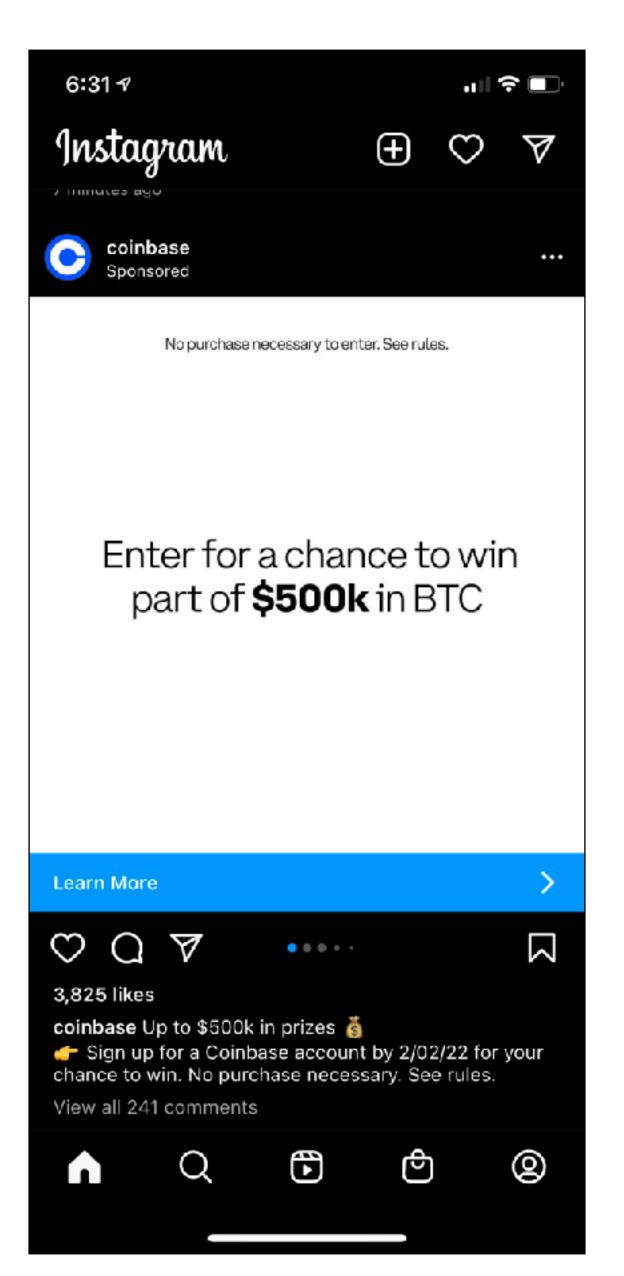


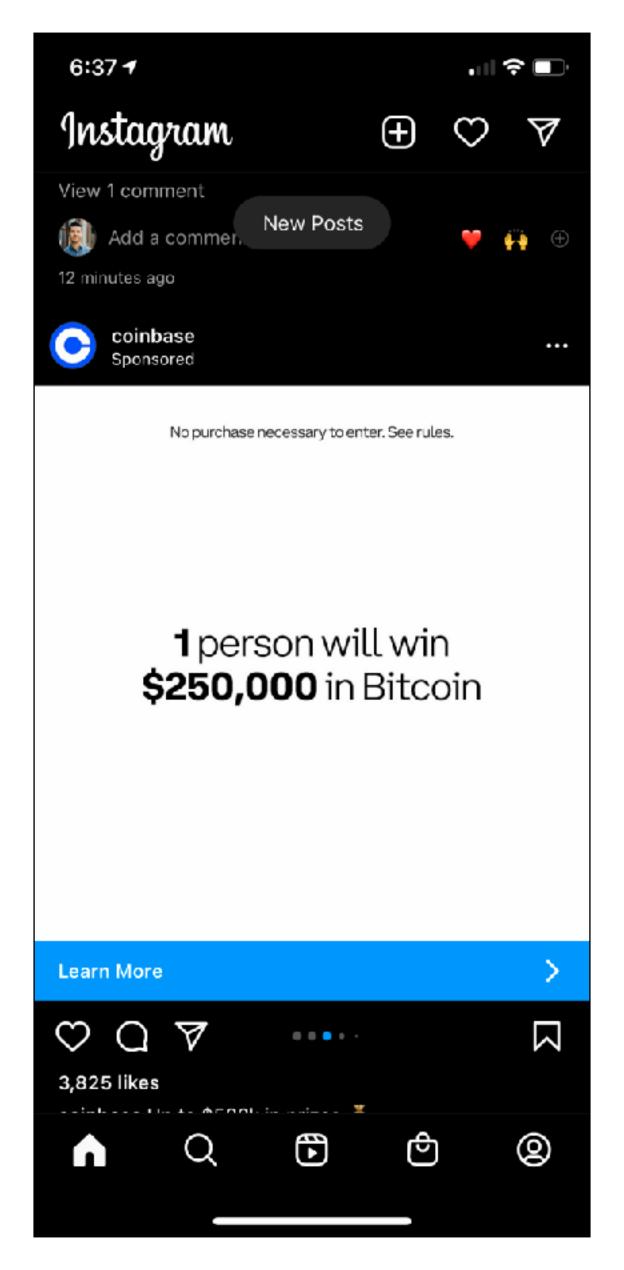


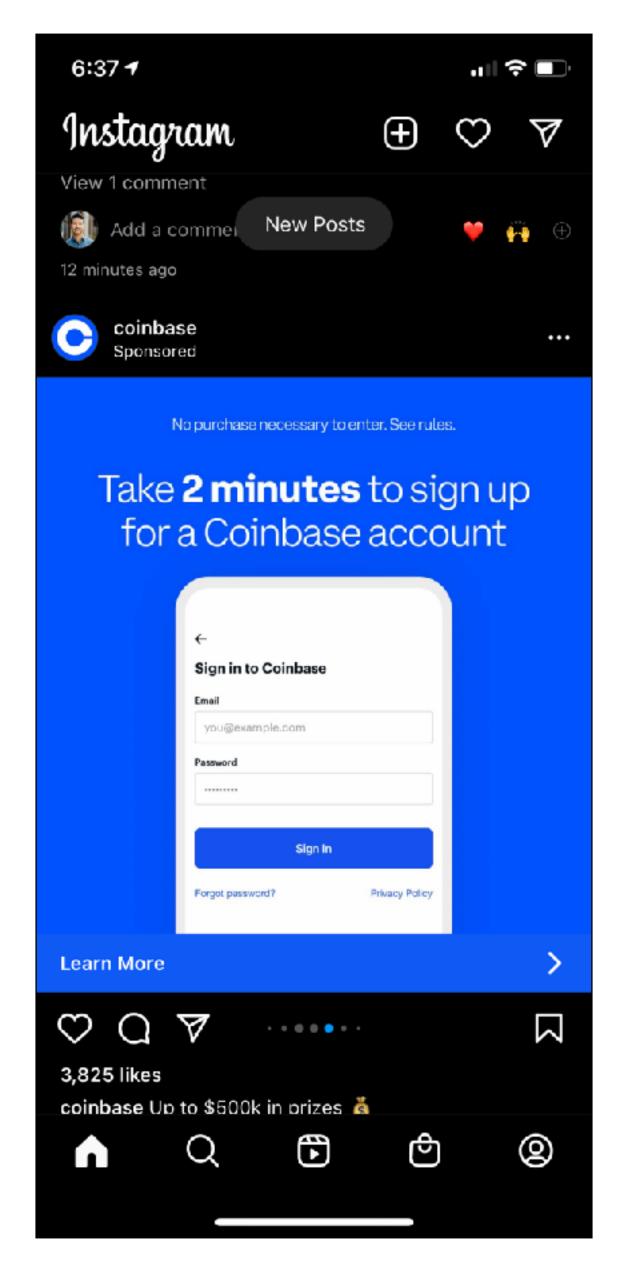
100m downloads36m active users7m debit cards

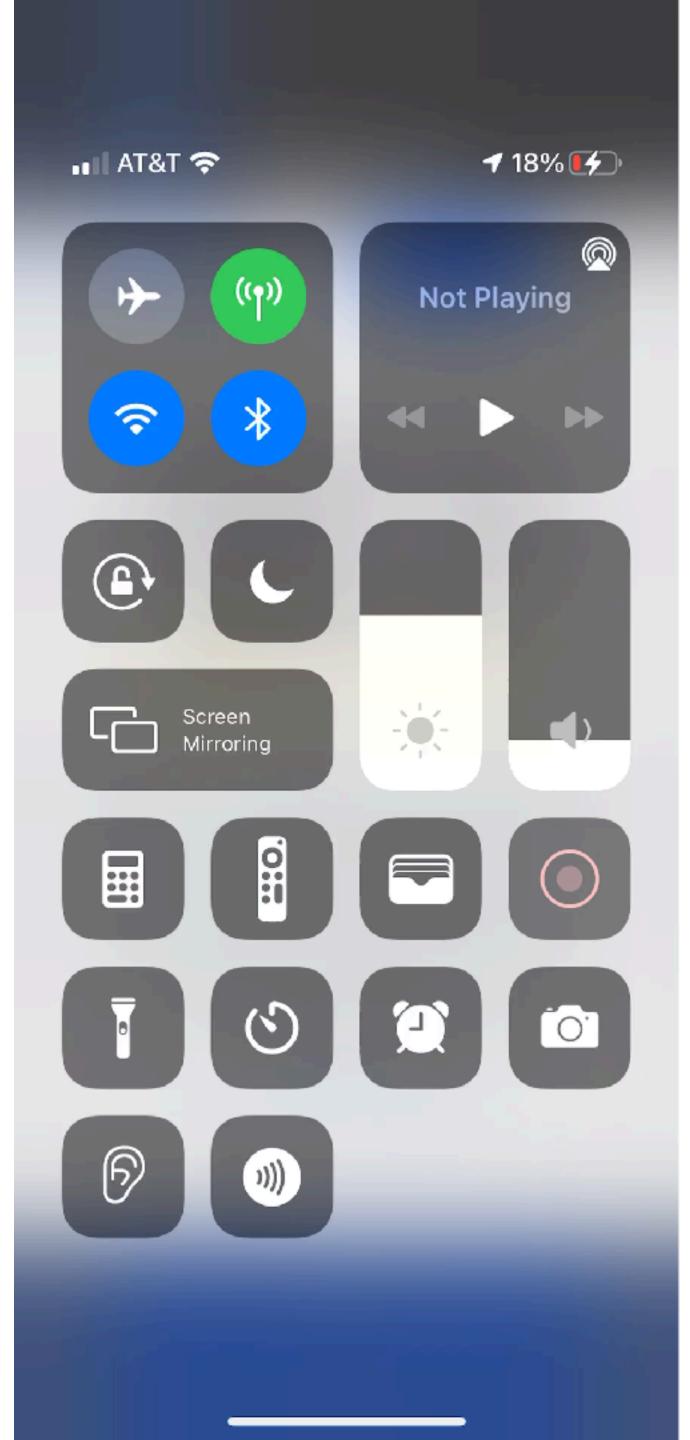
#1 app in App Store 89m users \$547B Q4 trade volume











6 min 36 seconds







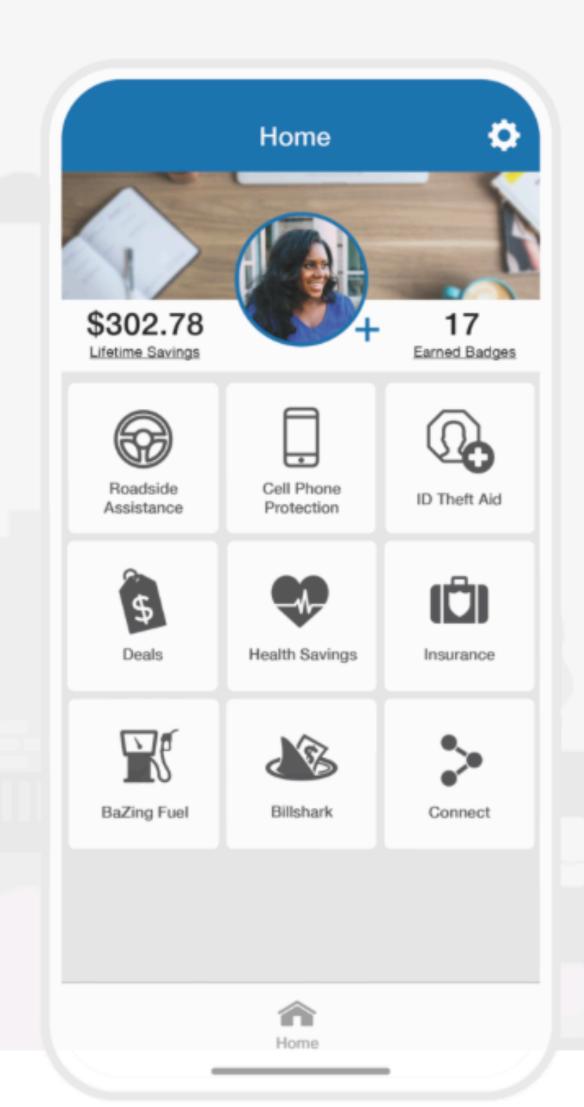


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\$

604

average increase in account balance

5.9

more debit card swipes per month



0.6

more OD/NSF frequency annually



3.75

3.75X increase in consumer-friendly monthly recurring revenue

Dave DeFazio

Partner dave.defazio@strategycorps.com 615-498-5220



linkedin.com/in/davedefazio



