

# Dave DeFazio

Partner

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**strategy**corps 

# Political Poll

**VOTE FOR**



**RICK ASTLEY**

**HE WILL NEVER**

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> GIVE YOU UP  | <input checked="" type="checkbox"/> MAKE YOU CRY |
| <input checked="" type="checkbox"/> LET YOU DOWN | <input checked="" type="checkbox"/> SAY GOODBYE  |
| <input checked="" type="checkbox"/> RUN AROUND   | <input checked="" type="checkbox"/> TELL A LIE   |
| <input checked="" type="checkbox"/> DESERT YOU   | <input checked="" type="checkbox"/> HURT YOU     |







2018



2019



2021



2022



# Primary Financial Institution

# Primary Financial Interactions



# Credit Cards

Saving & Investing

Digital Payments

Mortgage

Checking



Financial Management



CHASE Bank of America  
Capital One AMERICAN EXPRESS

# Credit Cards

venmo  
GRUBHUB  
Apple Pay  
affirm  
PayPal  
AMERICAN EXPRESS  
Starbucks COFFEE  
Uber  
Walmart

# Digital Payments

zelle  
WHOLE FOODS MARKET

# Checking

venmo  
Dave... acorns  
PayPal  
Bank of America

# Financial Management

ck credit kama  
nerdwallet  
Betterment  
BaZing  
Expensify  
PARIBUS  
Capital One

chime  
ONE  
PNC  
Capital One  
BaZing  
QUONTIC

# Saving & Investing

Bank of America  
Capital One  
Robinhood  
Fidelity  
acorns  
affirm  
digit

# Mortgage

ROCKET Mortgage  
ck credit kama  
lendingtree

Bankrate

REGIONS

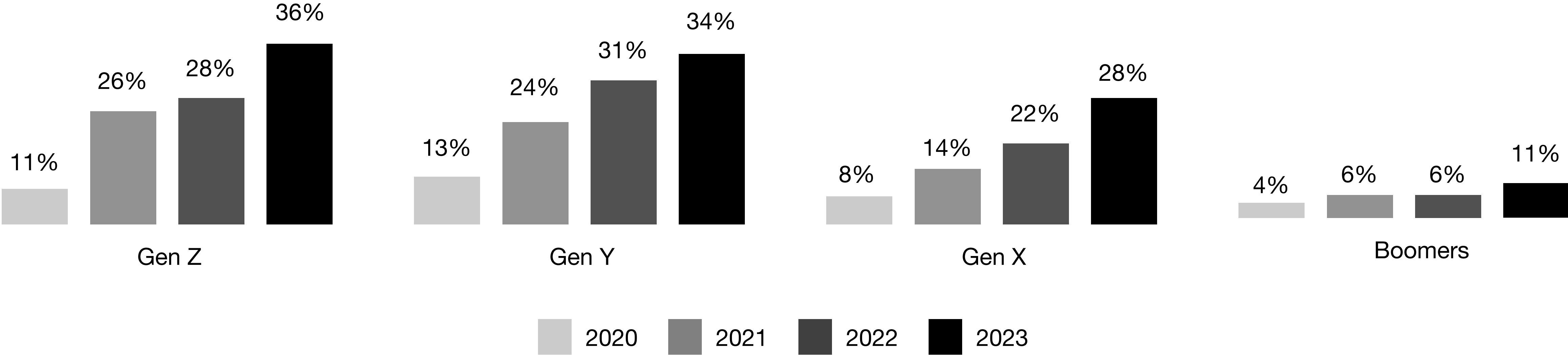


**Percentage of Consumers That Consider the Following  
Type of Financial Institution Their Primary Provider**

	<b>Younger Millennials</b>	<b>Older Millennials</b>	<b>Gen Xers</b>	<b>Baby Boomers</b>
<b>Megabank</b>	45%	46%	37%	34%
<b>Regional bank</b>	23%	20%	23%	24%
<b>Credit union</b>	16%	13%	18%	17%
<b>Community bank</b>	8%	11%	13%	19%
<b>Other</b>	4%	5%	7%	5%
<b>Digital bank</b>	3%	5%	2%	1%



# % of Consumers Whose Primary Checking Account is with a Digital Bank



CHASE   

Capital One  

# Credit Cards

venmo  

affirm  

Starbucks 

UBER 

# Digital Payments


zelle 



# Saving & Investing

Bank of America  

acorns 

affirm 

# Mortgage

ROCKET Mortgage

ck  lendingtree  
credit karma

REGIONS Bankrate

# Checking

venmo   

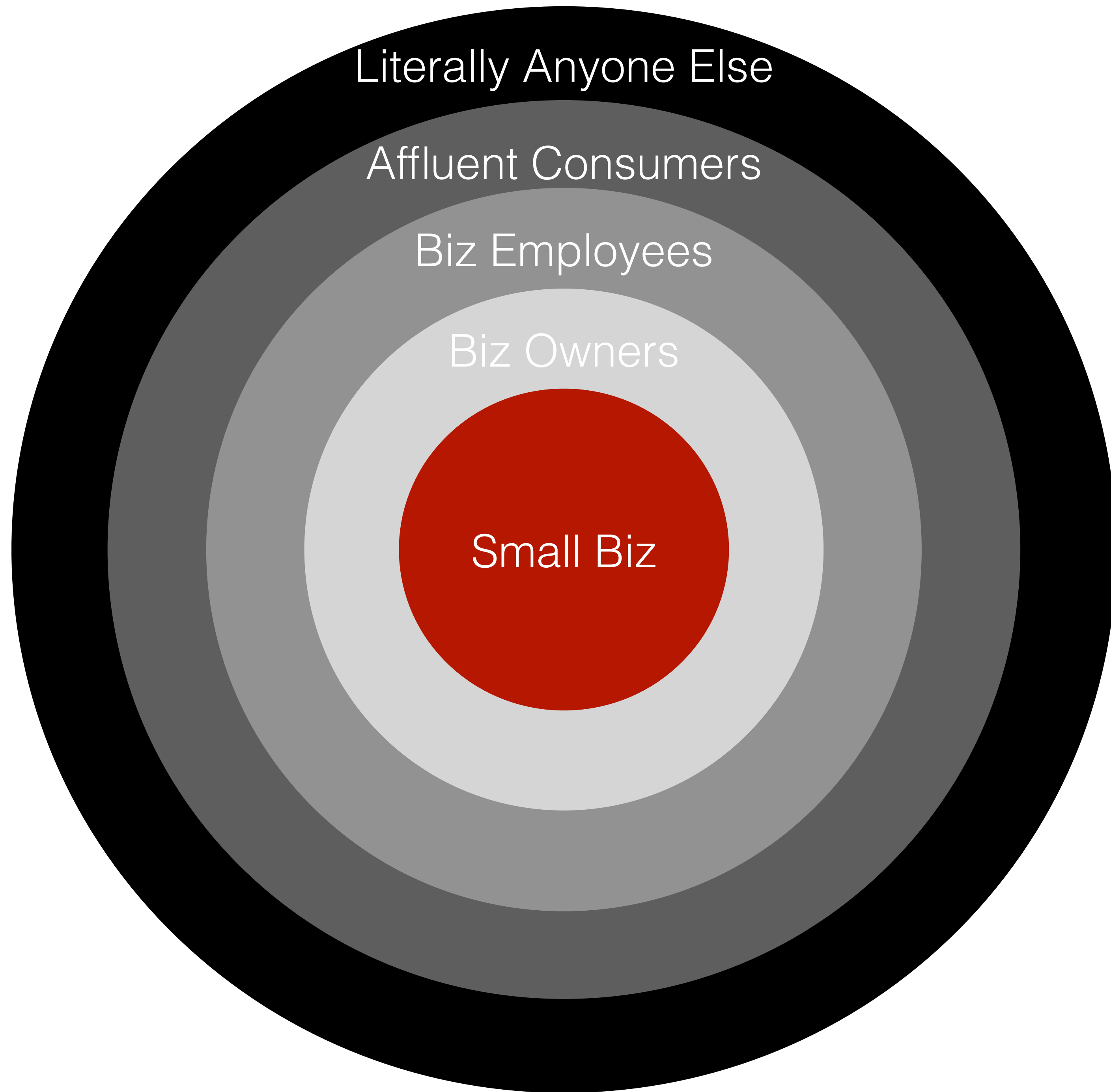
Bank of America

# Financial Management

ck   BaZing  
credit karma   

chime     





Bullseye  
Strategy



# Reinventing Business Checking

The Key to Growing SMB Relationships



**Ron Shevlin**  
Chief Research Officer  
Cornerstone Advisors

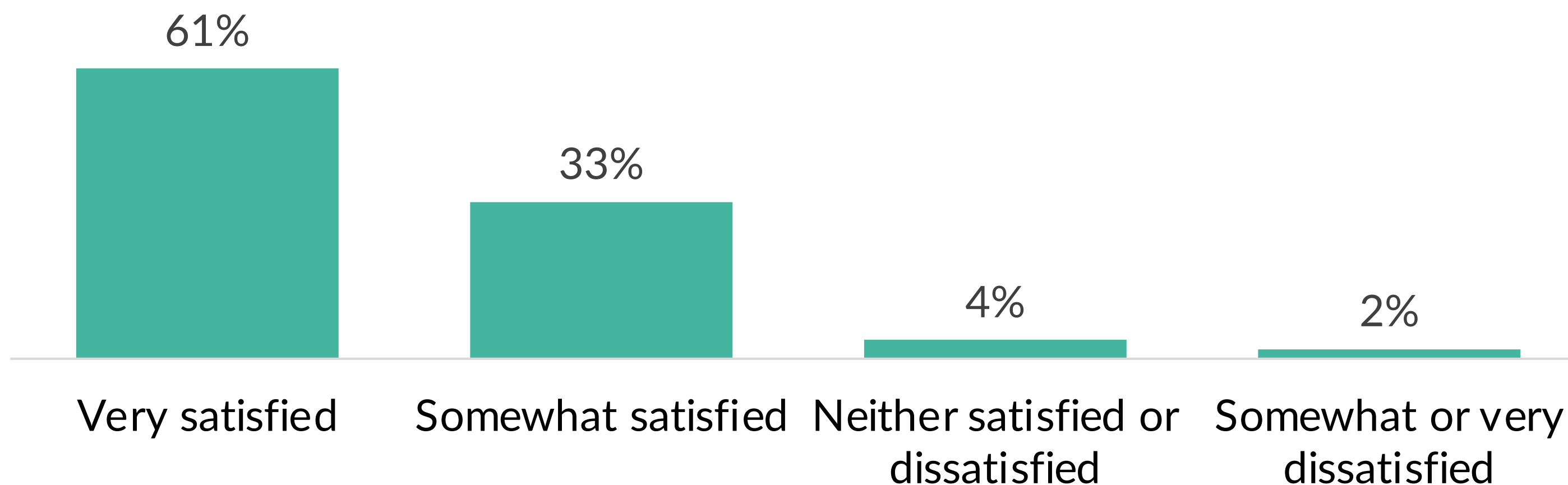
**Glenn Grossman**  
Director of Research  
Cornerstone Advisors

Commissioned by  
**strategycorps**



# #1: SATISFIED, YET OPEN TO NEW RELATIONSHIPS

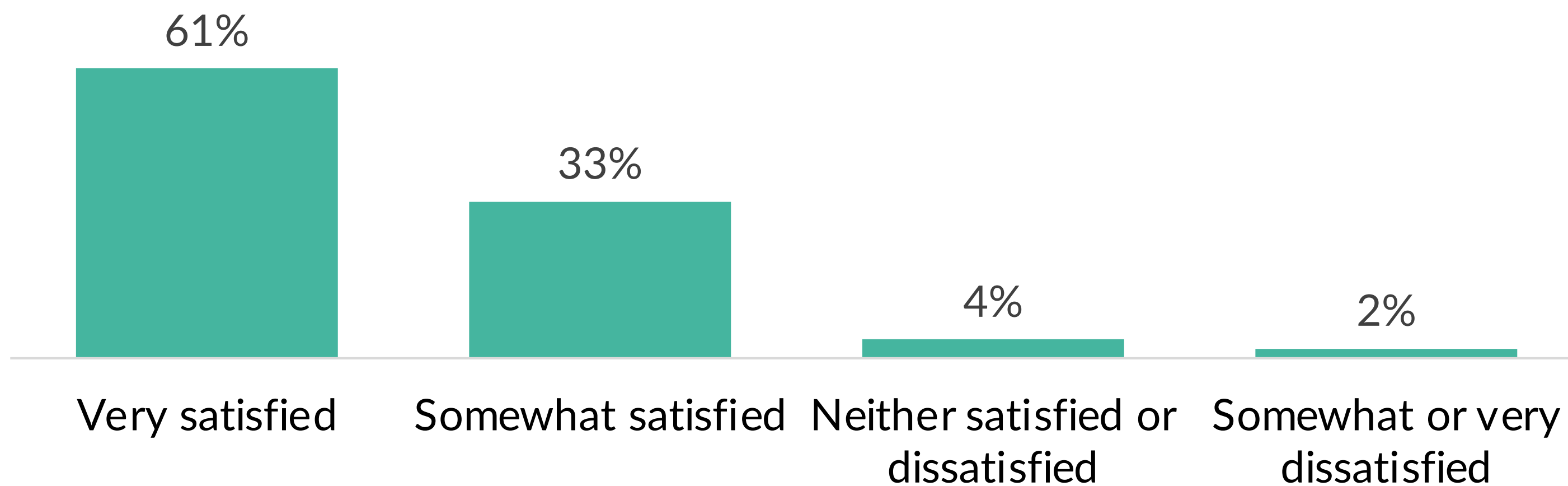
Satisfaction with the quality of services provided by primary business checking account provider



Yet, two-thirds of SMBs are somewhat or very likely to look for new banking relationships in the next 12 months

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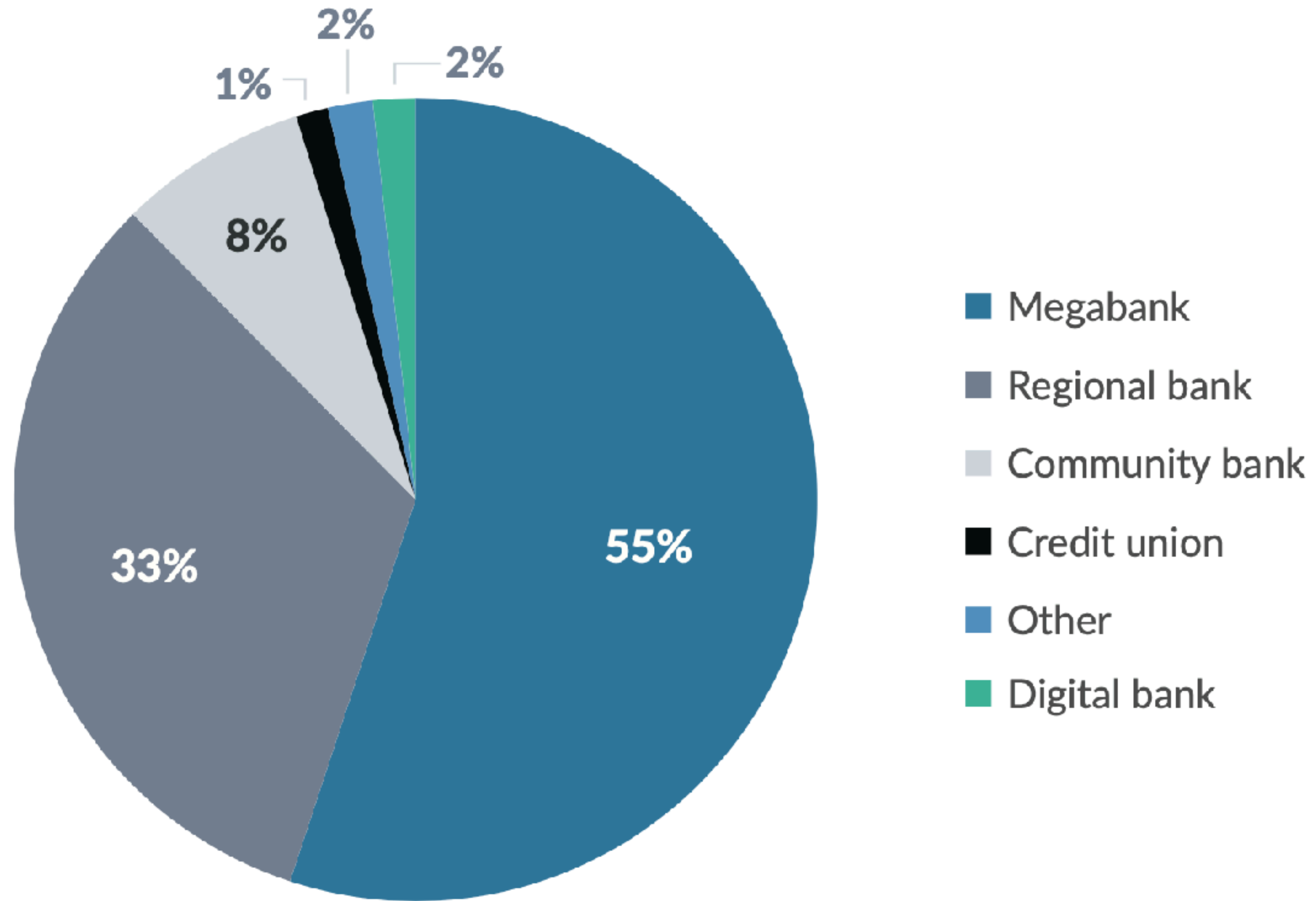
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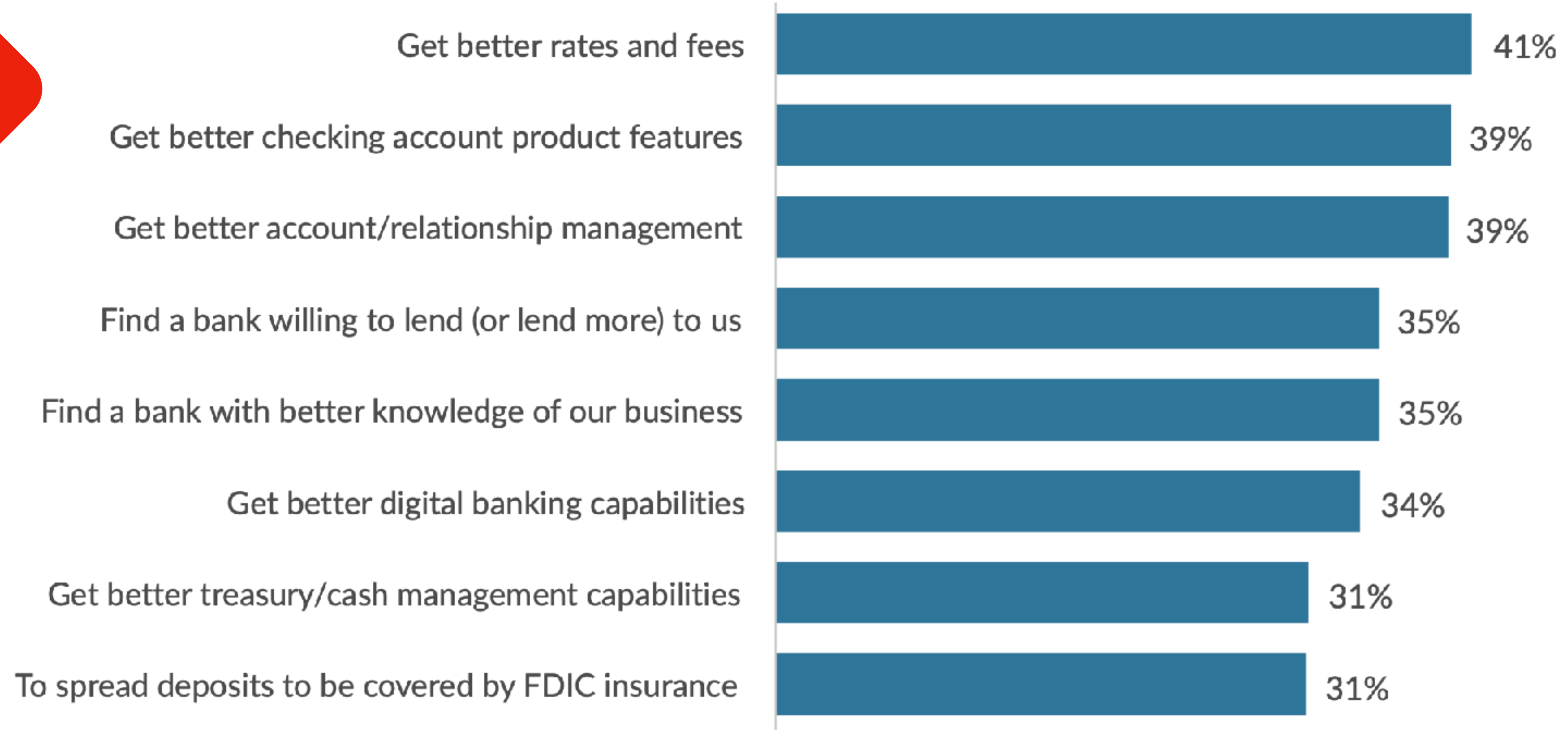
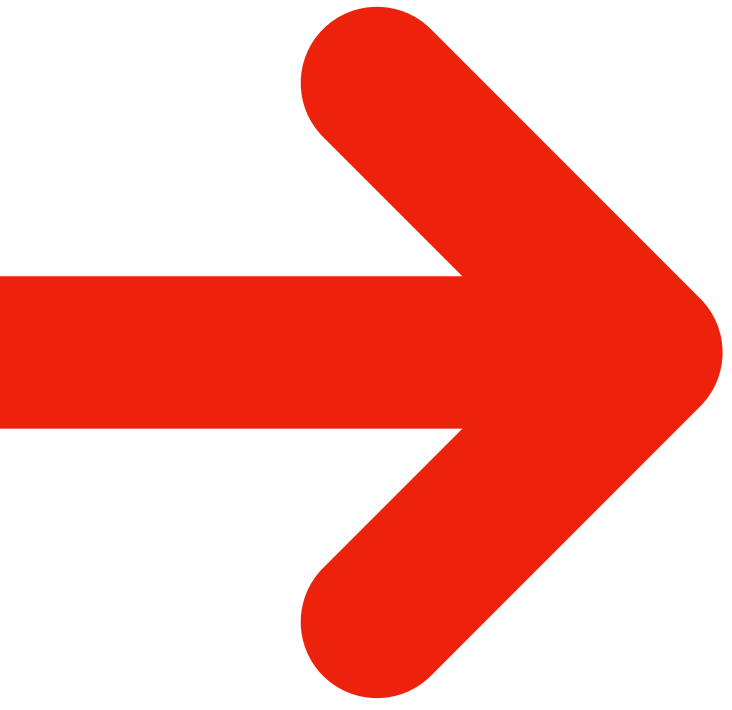
Yet, two-thirds of SMBs are somewhat or very likely to look for new banking relationships in the next 12 months



# With what type of institution does your company have its primary checking account?



## Why would your business consider a new banking relationship?



Source: Cornerstone Advisors survey of 1,009 small to medium-size business owners and executives, March 2023



# Strategic Gap

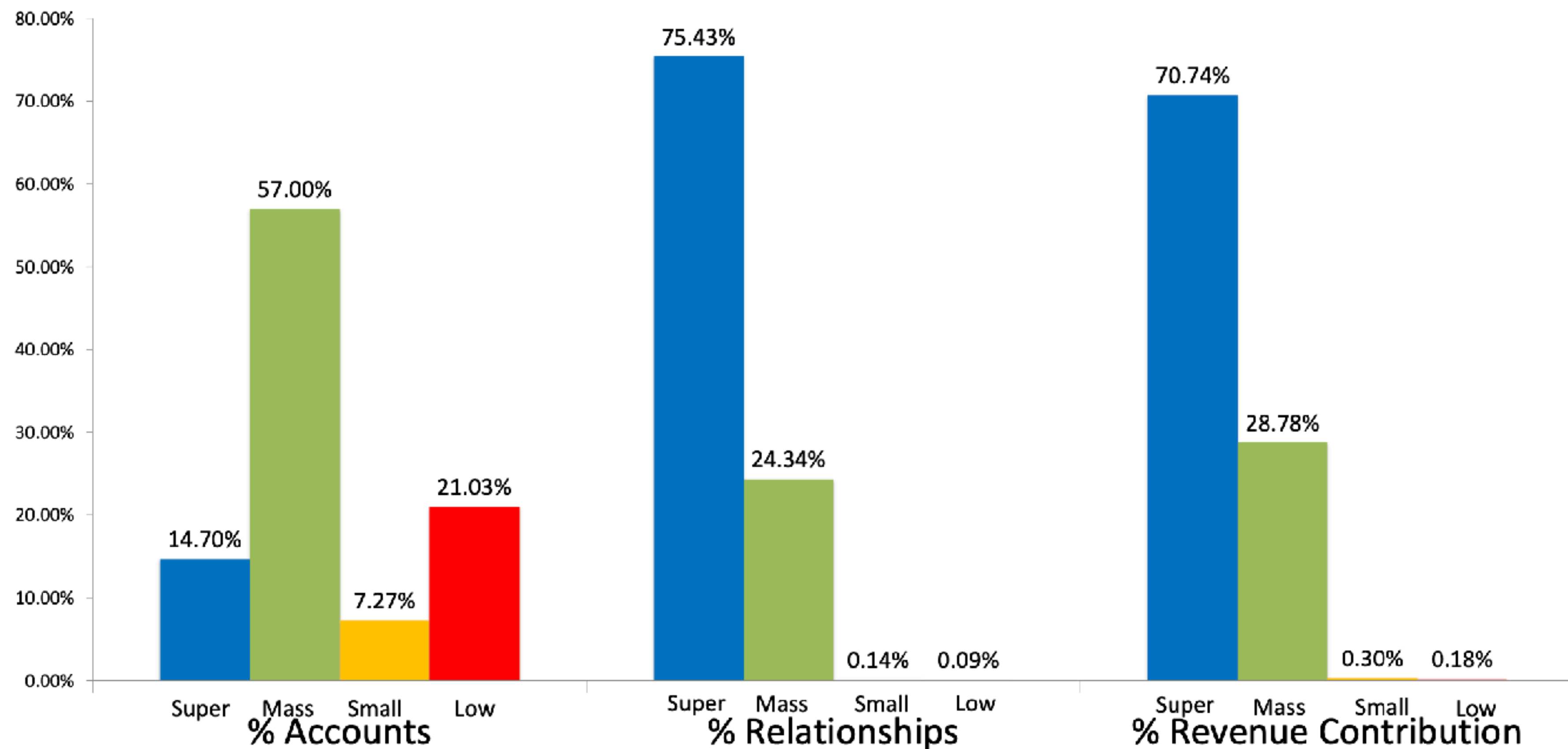
Too many small balance accounts

Low debit activation & usage

Little product differentiation other than price

\$7B assets

# A1 - Relationship Spotlight



Column #	A	B	C	D	E	F	G	H	I
Segment	# Accounts	% Accounts	Peer Comparison	\$ Relationships	% Relationships	Peer Comparison	\$ Revenue Contribution	% Revenue Contribution	Peer Comparison
Super	4,640	14.70%	11.23%	\$4,602,021,018	75.43%	67.89%	\$170,430,067	70.74%	59.49%
Mass	17,986	57.00%	53.22%	\$1,485,165,545	24.34%	30.46%	\$69,352,327	28.78%	37.45%
Small	2,295	7.27%	8.40%	\$8,444,654	0.14%	0.69%	\$710,875	0.30%	1.32%
Low	6,635	21.03%	27.15%	\$5,718,408	0.09%	0.97%	\$440,394	0.18%	1.74%
<b>Totals</b>	<b>31,556</b>	<b>100.00%</b>	<b>100.00%</b>	<b>\$6,101,349,626</b>	<b>100.00%</b>	<b>100.00%</b>	<b>\$240,933,662</b>	<b>100.00%</b>	<b>100.00%</b>



# A2 - Relationship Segment Spotlight

	A	B	C	D	E				
Row		Super	Mass	Small	Low				
1	Total Accounts	4,640	17,986	2,295	6,635				
2	<b>Relationship Statistics</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>		
3	Account Balances	\$955,911,778	\$206,015	\$554,521,748	\$30,831	\$7,557,196	\$3,293	\$5,415,440	\$816
4	Relationship Deposits	\$644,367,010	\$138,872	\$243,709,764	\$13,550	\$562,717	\$245	\$217,283	\$33
5	Relationship Loans	\$3,001,742,229	\$646,927	\$686,934,033	\$38,193	\$324,742	\$141	\$85,685	\$13
6	<b>Total Relationships</b>	<b>\$4,602,021,018</b>	<b>\$991,815</b>	<b>\$1,485,165,545</b>	<b>\$82,573</b>	<b>\$8,444,654</b>	<b>\$3,680</b>	<b>\$5,718,408</b>	<b>\$862</b>
7	<b>Revenue Statistics</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>
8	Total Account Income (NII + Fees + NSF)	\$39,899,356	\$8,599	\$36,035,279	\$2,004	\$679,104	\$296	\$429,547	\$65
9	Relationship Deposit NII	\$23,068,339	\$4,972	\$8,724,810	\$485	\$20,145	\$9	\$7,779	\$1
10	Relationship Loan NII	\$107,462,372	\$23,160	\$24,592,238	\$1,367	\$11,626	\$5	\$3,068	\$0
11	<b>Total Income</b>	<b>\$170,430,067</b>	<b>\$36,731</b>	<b>\$69,352,327</b>	<b>\$3,856</b>	<b>\$710,875</b>	<b>\$310</b>	<b>\$440,394</b>	<b>\$66</b>
12	<b>Account Statistics</b>	<b>Super</b>	<b>Mass</b>	<b>Small</b>	<b>Low</b>				
13	Have More Than One Account	4,458	96.08%	10,388	57.76%	611	26.62%	889	13.40%
14	Have a Debit Card	421	9.07%	7,368	40.97%	1,158	50.46%	1,701	25.64%
15	Have Online Banking	86	1.85%	1,776	9.87%	327	14.25%	930	14.02%
16	Debit Card Trans (month)	6,271	1.35	186,508	10.37	7,835	3.41	3,948	0.60
17	Have a Relationship Deposit	3,126	67.37%	4,086	22.72%	130	5.66%	140	2.11%
18	Have a Relationship Loan	3,917	84.42%	5,344	29.71%	49	2.14%	28	0.42%
19	Have Both a Deposit and Loan	2,645	57.00%	1,416	7.87%	6	0.26%	0	0.00%
20	Average Age of Account		7.6		8.3		7.7		6.2
21	Average Checking Score		<b>\$426,542</b>		<b>\$8,512</b>		<b>\$366</b>		<b>\$74</b>



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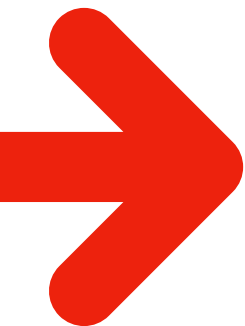
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Average Balance	Number of Accounts	Percent of Accounts	Total Balances	Percent of Balances
Less Than \$1,000	10,346	34%	\$2,474,362	0.23%
Less Than \$1,500	12,022	39%	\$4,526,396	0.43%
Less Than \$2,500	14,235	46%	\$8,871,016	0.84%
Less Than \$5,000	17,401	56%	\$20,362,505	1.93%



	<b>Number of Accounts</b>	<b>% of Debit Card Transactions</b>	<b>% of Interchange Revenue</b>	<b>Average Interchange per Transaction</b>
Consumer Checking Accounts	133,627	94%	67%	\$0.31
Business Checking Accounts	31,556	6%	33%	\$2.29

## How often does your company use the debit card associated with its primary business checking account?

### SMB's Primary Provider

#### Megabank

#### Regional Bank

#### Community Bank



Every week

69%

70%

25%

Couple of times a month

19%

14%

10%

Once a month

2%

3%

3%

Few times a year

3%

3%

9%

Never (or practically never)

6%

11%

53%

Source: Cornerstone Advisors survey of 1,009 small to medium-size business owners and executives, March 2023

	A	B	C	D	E				
Row	<b>Debit Active = 10+ Swipes/Mo</b>	<b>Super/Mass Debit Active</b>		<b>Super/Mass Debit Inactive</b>		<b>Small/Low Debit Active</b>		<b>Small/Low Debit Inactive</b>	
1	Total Accounts	4,564		18,062		318		8,612	
2	% of Accounts	14%		57%		1%		27%	
3	<b>Relationship Statistics</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>
4	Account Balances	\$98,842,108	\$21,657	\$1,411,591,419	\$78,153	\$236,115	\$742	\$12,736,521	\$1,479
5	Relationship Deposits	\$43,330,755	\$9,494	\$844,746,019	\$46,769	\$9,909	\$31	\$770,091	\$89
6	Relationship Loans	\$182,086,433	\$39,896	\$3,506,589,830	\$194,142	\$0	\$0	\$410,427	\$48
7	<b>Total Relationships</b>	\$324,259,296	\$71,047	\$5,762,927,267	\$319,064	\$246,024	\$774	\$13,917,039	\$1,616
8	<b>Revenue Statistics</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>
9	DDA Net Interest Income	\$5,019,592	\$1,100	\$62,039,550	\$3,435	\$11,992	\$38	\$646,249	\$75
10	Annual Service Charges	\$12,268	\$3	\$62,772	\$3	\$213	\$1	\$9,622	\$1
11	Annual NSF/OD	\$1,629,312	\$357	\$1,584,912	\$88	\$4,896	\$15	\$98,496	\$11
12	Annual Debit Interchange	\$4,991,345	\$1,094	\$313,403	\$17	\$110,711	\$348	\$213,524	\$25
13	Annual Misc Fees	\$90,092	\$20	\$191,388	\$11	\$1,676	\$5	\$11,272	\$1
14	Total Account Income	\$11,742,610	\$2,573	\$64,192,025	\$3,554	\$129,488	\$407	\$979,164	\$114
15	Relationship Deposit NII	\$1,551,241	\$340	\$30,241,907	\$1,674	\$355	\$1	\$27,569	\$3
16	Relationship Loan NII	\$6,518,694	\$1,428	\$125,535,916	\$6,950	\$0	\$0	\$14,693	\$2
17	<b>Total Income</b>	<b>\$19,812,545</b>	<b>\$4,341</b>	<b>\$219,969,848</b>	<b>\$12,179</b>	<b>\$129,843</b>	<b>\$408</b>	<b>\$1,021,426</b>	<b>\$119</b>
18	<b>Account Statistics</b>	<b>Super/Mass Debit Active</b>		<b>Super/Mass Debit Inactive</b>		<b>Small/Low Debit Active</b>		<b>Small/Low Debit Inactive</b>	
19	Have More Than One Account	1,523	33.37%	13,323	73.76%	23	7.23%	1,477	17.15%
20	Have a Debit Card	4,564	100.00%	3,225	17.86%	318	100.00%	2,541	29.51%
21	Debit Card Trans (month)	181,390	39.74	11,389	0.63	4,023	12.65	7,760	0.90
22	Have a Relationship Deposit	578	12.66%	6,634	36.73%	4	1.26%	266	3.09%
23	Have a Relationship Loan	973	21.32%	8,288	45.89%	0	0.00%	77	0.89%
24	Have Both a Deposit and Loan	247	5.41%	3,814	21.12%	0	0.00%	6	0.07%
25	Average Age of Account		6.3		8.6		4.3		6.7
26	Average Checking Score		<b>\$13,895</b>		<b>\$114,540</b>		<b>\$410</b>		<b>\$139</b>



Row	A	B	C	D	E				
	<b>Debit Active = 10+ Swipes/Mo</b>	<b>Super/Mass Debit Active</b>		<b>Super/Mass Debit Inactive</b>		<b>Small/Low Debit Active</b>		<b>Small/Low Debit Inactive</b>	
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2	% of Accounts	14%		57%		1%		27%	
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10	Annual Service Charges	\$12,268	\$3	\$62,772	\$3	\$213	\$1	\$9,622	\$1
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16	Relationship Loan NII	\$6,518,694	\$1,428	\$125,535,916	\$6,950	\$0	\$0	\$14,693	\$2
17	<b>Total Income</b>	<b>\$19,812,545</b>	<b>\$4,341</b>	<b>\$219,969,848</b>	<b>\$12,179</b>	<b>\$129,843</b>	<b>\$408</b>	<b>\$1,021,426</b>	<b>\$119</b>
18	<b>Account Statistics</b>	<b>Super/Mass Debit Active</b>		<b>Super/Mass Debit Inactive</b>		<b>Small/Low Debit Active</b>		<b>Small/Low Debit Inactive</b>	
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20	Have a Debit Card	4,564	100.00%	3,225	17.86%	318	100.00%	2,541	29.51%
21	Debit Card Trans (month)	181,390	39.74	11,389	0.63	4,023	12.65	7,760	0.90
22	Have a Relationship Deposit	578	12.66%	6,634	36.73%	4	1.26%	266	3.09%
23	Have a Relationship Loan	973	21.32%	8,288	45.89%	0	0.00%	77	0.89%
24	Have Both a Deposit and Loan	247	5.41%	3,814	21.12%	0	0.00%	6	0.07%
25	Average Age of Account		6.3		8.6		4.3		6.7
26	Average Checking Score		<b>\$13,895</b>		<b>\$114,540</b>		<b>\$410</b>		<b>\$139</b>



Row	A	B	C	D	E				
	<b>Debit Active = 10+ Swipes/Mo</b>	<b>Super/Mass Debit Active</b>		<b>Super/Mass Debit Inactive</b>		<b>Small/Low Debit Active</b>		<b>Small/Low Debit Inactive</b>	
1	Total Accounts	4,564		18,062		318		8,612	
2	% of Accounts	14%		57%		1%		27%	
3	<b>Relationship Statistics</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>	<b>Totals</b>	<b>Average</b>
4	Account Balances	\$98,842,108	\$21,657	\$1,411,591,419	\$78,153	\$236,115	\$742	\$12,736,521	\$1,479
5	Relationship Deposits	\$43,330,755	\$9,494	\$844,746,019	\$46,769	\$9,909	\$31	\$770,091	\$89
6	Relationship Loans	\$182,086,433	\$39,896	\$3,506,589,830	\$194,142	\$0	\$0	\$410,427	\$48
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**BANK OF AMERICA**

## A full scope of tools and services — all in one place

Powerful digital tools

Security & support

Preferred Rewards for Business

Improve efficiency and complete daily tasks easier with these tools.



### Profile linking

Easily view and manage personal and business accounts with just one login.



### For your Business

It's a fast and easy way for businesses to receive and send money directly between eligible bank accounts in the U.S.<sup>[8]</sup>



### Cash Flow Monitor<sup>[5]</sup>

Get cash flow projections, monitor transactions and view category balances.



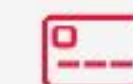
### Business credit scores<sup>[13]</sup>

View your Dun & Bradstreet business credit scores for free within Business Advantage 360.



### Connected Apps<sup>[5]</sup>

Track your cash flow, manage expenses, and even connect external accounting and payroll data to your dashboard.



### Digital card for debit<sup>[14] [15]</sup>

Start using your debit card immediately for in-store and digital purchases.



## A full scope of tools and services — all in one place

Powerful digital tools

Security & support

Preferred Rewards for Business

Help when you need it — from our resource center to Small Business Specialists



### Privacy & security

Enjoy business debit cards with our \$0 Liability Guarantee<sup>[16]</sup> and fraud monitoring services. Plus, if there's ever an issue, our fraud department is here for you 24/7. For more information about protecting your business online, visit our [Security Center](#).



### Dedicated specialists

Get access to our team of dedicated Small Business Specialists, ready to provide assistance or guidance when you need it.



### Small Business Resources

Find in-depth articles, tools and great information designed to help business owners start, run and grow their business.



## A full scope of tools and services — all in one place

Powerful digital tools

Security & support

**Preferred Rewards for Business**

Enrolling is easy and there's no fee. Members have access to a wide range of benefits and rewards.

### No fees

on select banking services like monthly maintenance fees, inbound wire transfers, and more.

### 25%-75% Rewards Bonus

on eligible business credit cards.

### 5% - 20% Interest Rate Booster

on Business Advantage Savings accounts.

### Interest rate discounts

on new Business Advantage credit lines, term loans and secured lending.

### Payroll Services Cash Back

on eligible payroll service fees.

### Professional advice

Complimentary financial analysis with a Merrill® financial solutions advisor.

# We've got the account setting that's right for you

Business Advantage Banking is a business checking account with 2 settings.  
If your business needs change, switch anytime.

## Business Advantage Fundamentals™<sup>[1]</sup> Banking

Essential tools for your business needs.

\$16 or \$0

Avoid this monthly fee

Go to application

- Efficiency tools like Cash Flow Monitor<sup>[5]</sup>, Erica, Mobile Check Deposit<sup>[6]</sup> & more
- Zelle<sup>®</sup> for your business<sup>[7]</sup>
- Easy QuickBooks<sup>®</sup> integration<sup>[8]</sup>
- Customize account access per employee
- Access to dedicated small business specialists

## Business Advantage Relationship Banking

Robust financial solutions to help manage your business.

\$29.95 or \$0

Avoid this monthly fee

Go to application

All Business Advantage Fundamentals™ benefits plus:

- One extra Business Advantage Relationship Banking account and one Business Advantage Savings account can be included for no monthly fee<sup>[9]</sup>
- No fees for incoming wires, stop payments, electronic deposits

Chat



**Business Advantage  
Fundamentals™ Banking**

**Business Advantage Relationship  
Banking**

Second Business Advantage Banking account

\$16/month

\$0/month

Business Advantage Savings account<sup>[10]</sup>

\$10/month

\$0/month

Incoming wires, stop payments and more

Fees vary

\$0/month

Account Management capabilities<sup>[11]</sup>

\$0/month

\$0/month

Teller transactions and checks written with no fee

200 transactions/month

500 transactions/month

Monthly fee

\$16 or \$0

\$29.95 or \$0

Avoid monthly fee by meeting **one** of the following requirements each statement cycle, become a Preferred Rewards Business member<sup>[4]</sup>

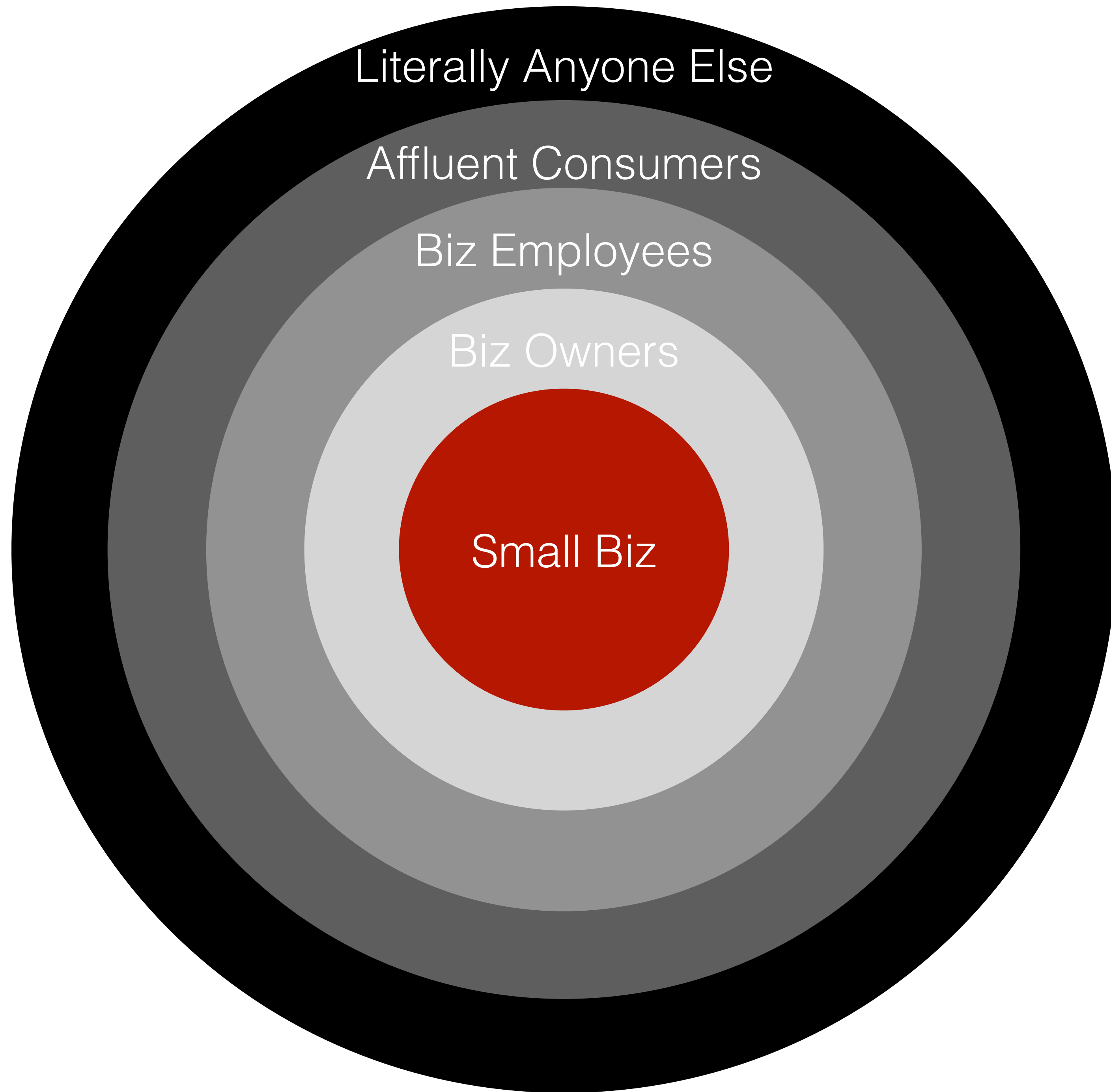


Maintain a \$5,000 combined average monthly balance<sup>[12]</sup>

Spend at least \$250 in new net qualified debit card purchases<sup>[13]</sup>

Maintain a \$15,000 combined average monthly balance





Bullseye  
Strategy

# Strategic Opportunity

Increase productivity of small balance  
accounts

Drive debit activation & usage

Grow deposits with a differentiated lineup



# Discover the benefits of your new Business Checking Account.

Here's what you'll get with each account:



### Online Banking

Access your account anytime, from any computer with Internet access.



### Bill Pay

Decide which bills you want to pay and when.



### eStatements

Skip the paper statement and go paperless with eStatements.



### Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



### Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save.



Download the **BaZing Mobile app** from the App Store or Google Play to start saving everywhere you go! Or login at **BaZing.com** to get started.



### Anywhere Banking Tools

Online banking, mobile banking, bill pay, debit card and e-statement.



### Buyer's Protection & Extended Warranty

Items are protected for up to \$2,500 per item for theft or accidental breakage occurs during the first 180 days of purchase, using your business checking account.



### Customized Estate Plan

Last Will & Testament, Living Trust, Power of Attorney, Health Care Proxy, Pet Power of Attorney, Pet Trust, Digital Document Vault



### Tax Filing

File your personal or business federal return for free with FileYourTaxes.com.



### BillShark for Business

Let our team of experts negotiate your mobility, telecom, waste management, payroll, SaaS subscriptions, and document services bills on your behalf, or cancel subscriptions you no longer want or need.



### Cyber Liability Protection

Up to \$50,000 of protection for your business for specific costs of a data breach, cyber attack, or cyber deception.



### Ransomware Threat Protection

Up to \$10,000 for your business resulting from a ransom threat or payment.



### Business ID Theft Aid

Dark web monitoring, business credit score, credit report, credit alerts, and Business ID Restoration Pro.



### Work Perks

All employees of your business get a Work Perks personal checking account, free with direct deposit.



### Interest on your Checking Balance

Our best checking rate



### Item limit

Per item charge equals 40¢ for transactions over the limit each statement cycle.

VIP Business Checking

Business Checking



\$50,000 Limit

\$10,000 Limit

\$10,000 Limit

\$1,000 Limit



500

Only \$20 per month

250

\$2,500 minimum balance and avoid the \$10 monthly fee

1 Subject to the terms and conditions detailed in the Guide to Benefits. 2 Insurance products are: NOT A DEPOSIT, NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK. 3 Identity and credit monitoring require additional activation for monitoring to begin. 4 You'll receive a one-time activation reward of \$0.10 per gallon when you activate BaZing Fuel. You'll earn a monthly reward of \$0.10 per gallon each month when you have 15 eligible debit card transactions post and settle during the Monthly Qualification Cycle (MQC), which is defined as the first day of the month through the last day of the month. Only transactions posted during the MQC will count towards the monthly reward for that MQC. The following activities do not count toward earning BaZing Fuel: ATM withdrawals, transfers between accounts, deposit or refund transactions. Transactions posted during the MQC greater than the monthly reward requirement will be stored to count towards a bonus reward of \$0.10 per gallon. When you have 50 stored bonus transactions you will earn the bonus reward. You will continue to earn bonus rewards for every 50 stored bonus transactions accrued. If the required monthly reward transaction count is not met during the MQC, no transactions are counted for any reward during that MQC or the bonus reward. BaZing Fuel is limited to 20 gallons of fuel per purchase, per vehicle, or fraud limits placed by Shell and/or limits placed on your payment card by your financial institution, each of which may be lower. To activate, you will need to have online banking with your financial institution. Refer to the BaZing Fuel Terms and Conditions for full disclosures. BaZing Fuel offer may be changed at any time and without notice. BaZing or Centric are not a law firm or a substitute for a law firm or an attorney's advice.



# Work Perks

Get  
\$50

when you have a direct deposit set up into your account within 45 days of account opening.

## Here's what you'll get with each account:



### Online Banking

Access your account anytime, from any computer with internet access.



### Bill Pay

Decide which bills you want to pay and when.



### eStatements

Skip the paper statement and go paperless with eStatements.



### Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



### Debit Card

A debit card in your name gives you the power to decide when to buy – and when to save.

## Account details

- No minimum balance
- A monthly direct deposit into your Work Perks account is required.
- Avoid a \$7 monthly maintenance fee when the total of your monthly direct deposits is \$500 or greater.



## Great benefits for employees



### Buyers Protection and Extended Warranty

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 90 days of purchase, when purchased using your BaZing checking account.



### Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



### Cell Phone Protection

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$600 per claim (maximum of \$1,200 per year).



### ID Theft Aid

**Identity Restoration and Payment Card Resolution:** Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

**Personal Identity Theft Benefits:** Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

**Credit Monitoring and Credit Report:** Monitor changes and new activity on your credit report and review your credit report quarterly.

**Credit Score and Score Tracker:** View your credit score online and track trends on your dashboard.

**Score Simulator:** Estimate how much impact one particular action could have on your credit health.

**Identity Monitoring:** Monitors the dark web to identify activity associated with you identity, including public records, change of address, social security, and non-credit loans.



### Financial Wellness

Financial Wellness, powered by Gentreo, helps you create state-specific and legally binding documents such as Wills, Health Care Proxies, Powers of Attorney, and more.



### Tax Filing

File your personal or business federal return for free with FileYourTaxes.com.



### Pet Insurance

Preferred rates on pet insurance. Coverage includes free ID tags linked in pet cloud, 24/7 virtual vet, pet RX and more!



### Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



### Billshark

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



### Shop Local, Save Local

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.

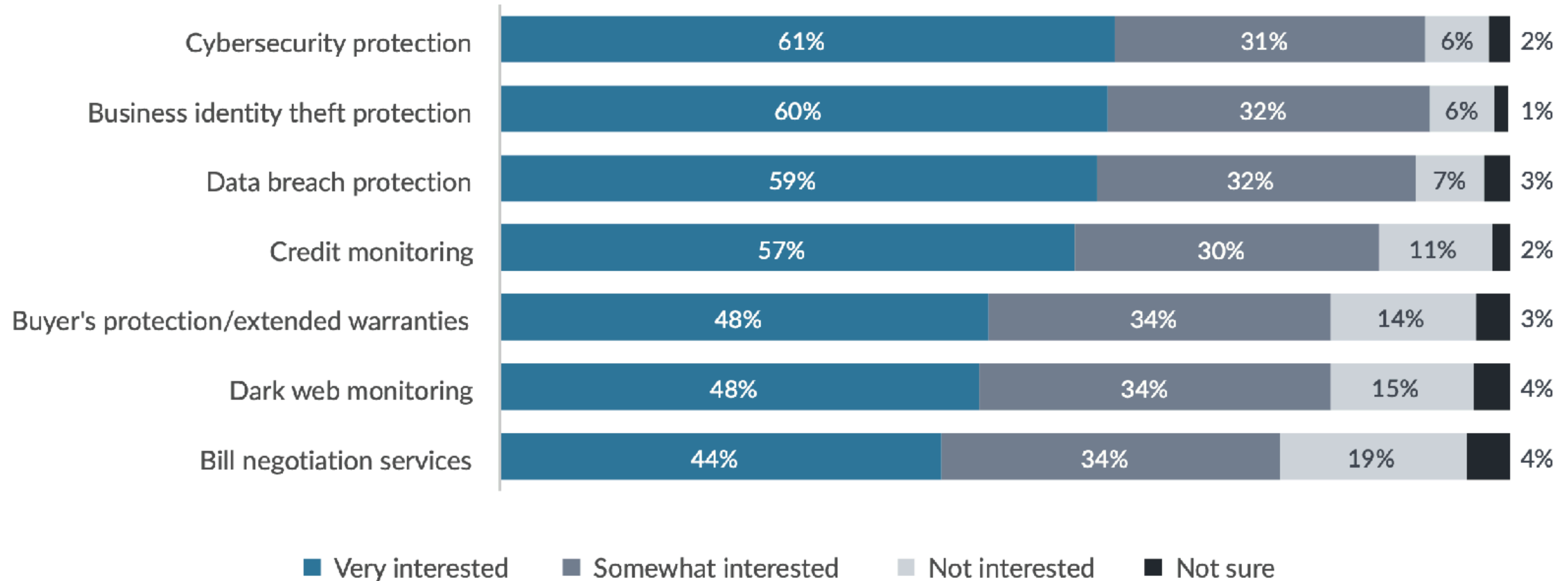


### \$10,000 Travel Accident Death Coverage

Peace of mind for the unexpected.

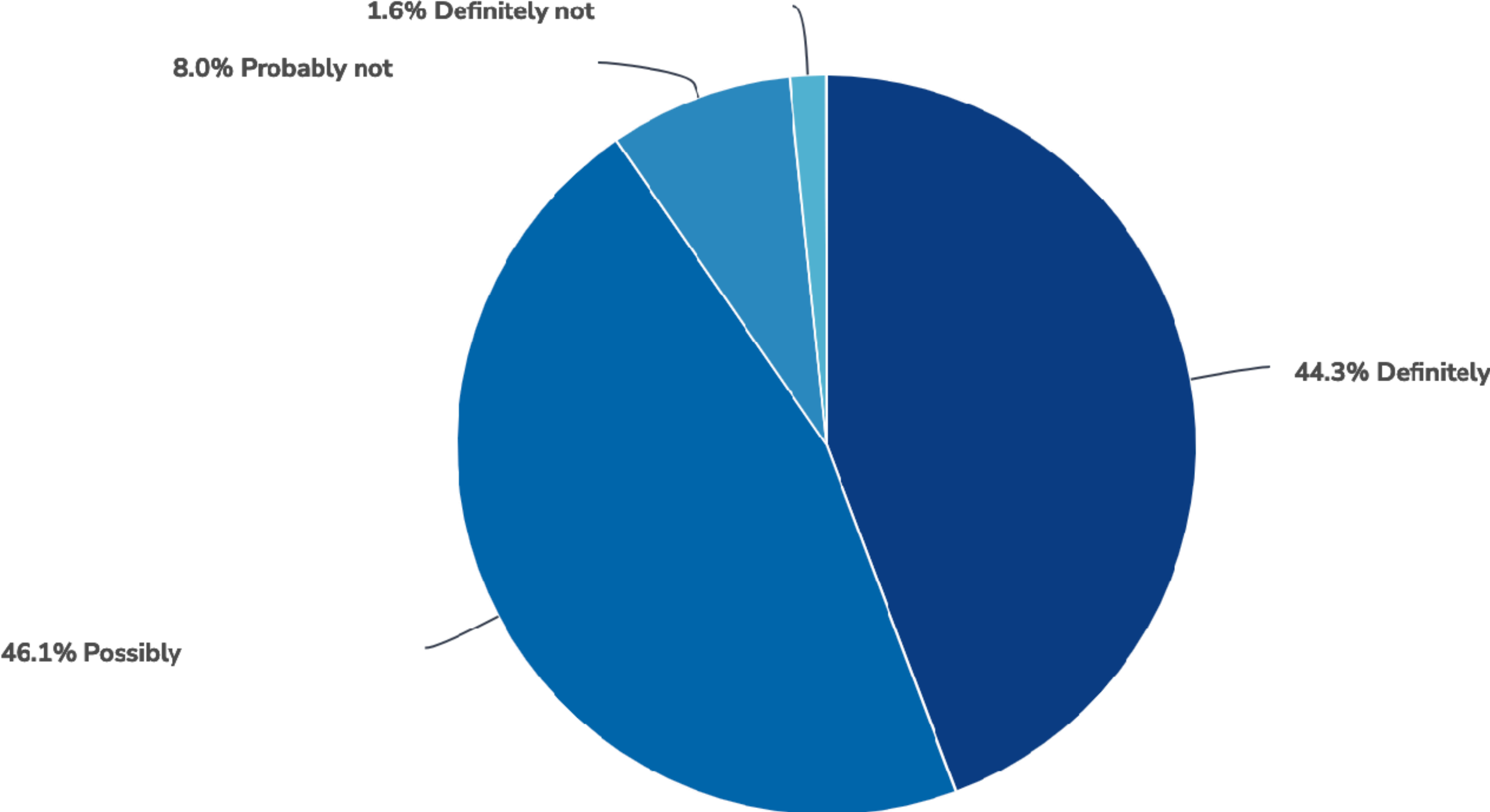


## How interested is your company in obtaining the following services if they were bundled into your business checking account?



Source: Cornerstone Advisors survey of 1,009 small to medium-size business owners and executives, March 2023

16. If a bank provided your company with a free employee benefits perks package--for example, cell phone damage protection, identify theft protection, roadside assistance, bill negotiation, fuel savings, and health savings cards--would that influence your choice of the next bank your company selected?

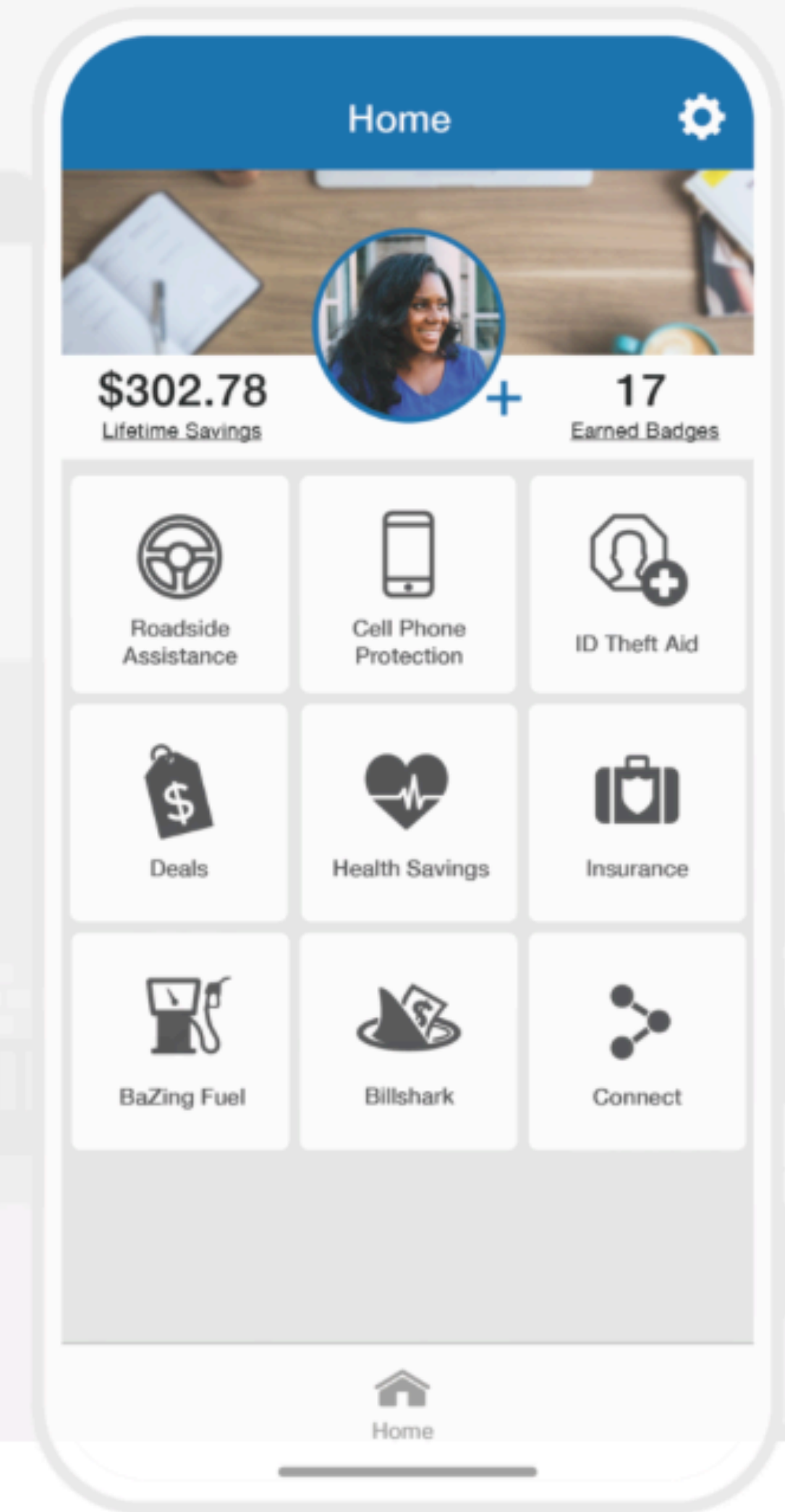




# Unleash the Power of Great Checking

More financial productivity, better consumer engagement, increased primacy, less reliance on overdraft fees — all driven by actionable analytics and mobile-first products.

[Request Demo](#)



# Creating a Shared Vision





## Retail Checking Strategy

- Optimize Performance
- Simplify Line Up
- Data Driven Decisions
- Expand *Primary* Relationships
- Fix and Grow *Non-Primary*

## Small Business Checking

- Drive New Account Growth
- Create Unique Value Prop
- Upgrade Accounts
- Sales Call Strategy
- ‘Perks’ Bank-At-Work



## CheckingScore

Identify who is a primary customer or member and who isn't. Benchmark your current checking performance. Discover actionable insights to implement a strategy to optimize checking performance and consumer connection.

[Learn More](#)



## BaZing

Our customizable, white-label mobile rewards app brings modern, in-demand, mobile-first benefits to your checking account lineup. The result? Digital engagement like none you've ever seen and the ability to unlock the subscription revenue pricing customers prefer.

[Learn More](#)



# Discover the money-saving benefits of your new **Checking Account.**

## Here's what you'll get with each account:



### Online Banking

Access your account anytime, from any computer with internet access.



### Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



### Bill Pay

Decide which bills you want to pay and when.



### Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save.



### eStatements

Skip the paper statement and go paperless with eStatements.



Member FDIC   
bankatfirstnational.com

# Big money, Smart savings Powered by BaZing.



### Buyer's Protection and Extended Warranty<sup>2,3</sup>

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 90 days of purchase, when purchased using your BaZing checking account.



### Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



### Cell Phone Protection<sup>2,3</sup>

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$600 per claim (maximum of \$1,200 per year).



### ID Theft Aid<sup>2,3,4</sup>

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### Tax Filing

File your personal or business federal return for free with FileYourTaxes.com



### Pet Insurance<sup>4</sup>

Preferred rates on pet insurance. Coverage includes free ID tags linked in pet cloud, 24/7 virtual vet, pet RX and more!



### Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



### Billshark<sup>4</sup>

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



### Shop Local, Save Local<sup>1</sup>

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



### \$10,000 Travel Accidental Death Coverage<sup>3</sup>

Peace of mind for the unexpected.



### Sign Up.

Add fuel benefits through the BaZing app.



### Swipe.

Every 15 swipes per month earns you fuel savings.



### Save.

Save 10¢ per gallon on up to 20 gallons.

# 10¢/gal

Earn rewards to redeem at the pump simply by using your debit card for everyday purchases.

# FILL UP WITH REWARDS.



Get started by  
downloading the  
BaZing app today.



powered by  
**BaZing**



# Start your journey ▶▶

**Q** Do you maintain a minimum balance of \$5,000 in your account?

**Q** Do you have a cell phone or look for deals when you shop?

**Q** Do you want a low cost account with basic benefits?

## Premium Checking

## Value Checking

## Freedom Checking

 <b>Anywhere Banking Tools</b> Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓	✓
 <b>Buyer's Protection and Extended Warranty<sup>2,3</sup></b> Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 90 days of purchase, using your BaZing checking account.	✓	✓	
 <b>Roadside Assistance</b> Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓	
 <b>Cell Phone Protection<sup>2,3</sup></b> Receive up to \$600 per claim (\$1,200 per year) if your cell phone is broken or stolen.	✓	✓	
 <b>ID Theft Aid<sup>2,3,4</sup></b> Includes personal identity theft benefit, payment card fraud resolution, identity restoration, and identity monitoring.	✓	✓	
 <b>Financial Wellness<sup>4</sup></b> Financial Wellness, powered by Gentreo, helps you create state-specific and legally binding documents such as Wills, Health Care Proxies, Powers of Attorney, and more.	✓	✓	
 <b>Tax Filing</b> File your personal or business federal return for free with FileYourTaxes.com.	✓	✓	
 <b>Pet Insurance<sup>4</sup></b> Preferred rates on pet insurance. Coverage includes free ID tags linked in pet cloud, 24/7 virtual vet, pet Rx and more!	✓	✓	
 <b>Health Savings Card</b> Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓	
 <b>Billshark<sup>4</sup></b> Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.	✓	✓	
 <b>Shop Local, Save Local<sup>1</sup></b> Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓	
 <b>\$10,000 Travel Accidental Death Coverage<sup>3</sup></b> Peace of mind for the unexpected.	✓	✓	
 <b>Great Interest on Your Checking Balance</b> Our best checking rate.	✓		

**Maintain a \$5,000 relationship balance, and we'll waive the \$15 monthly service charge.**

**Only \$7 per month.**

**Maintain a \$100 minimum balance, and we'll waive the \$8 fee.**

<sup>1</sup> Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals. <sup>2</sup> Subject to the terms and conditions detailed in the Guide to Benefits. <sup>3</sup> Insurance products are: NOT A DEPOSIT, NOT FDIC INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK. <sup>4</sup> Requires additional activation to begin.



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