

KASASA®

Vennesa Valcoração

President, Kasasa

So much more than core deposits.

Drive real growth on both sides
of your balance sheet with
innovative products, data-
driven marketing, and
dedicated consultation.



Kasasa[®] Checking System

Grow core deposits at a fraction
of the cost.



Private Label

Leverage your brand to grow
low-cost core deposits.



SureLock[™]

Provide your account holders
proactive protection.

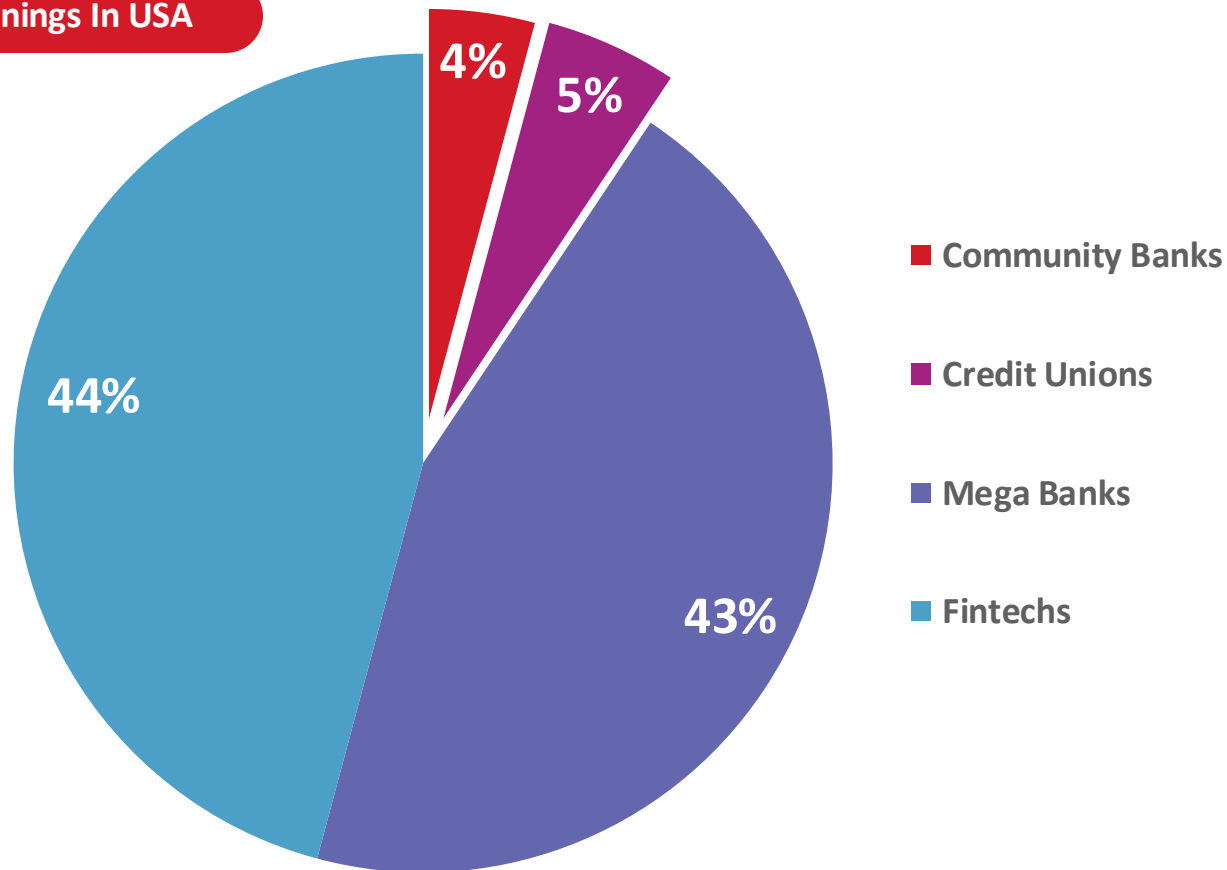
KASASA[®]

All FDIC/NCUA FI's
(Last 5 Quarters)

Kasasa Client
Advantage

While the rest of the industry
was shrinking and seeing
their costs go up,
**our partners grew a lot more
at a fraction of the cost!**

New Account Checking Openings In USA





Two Strategies For NII

1

Double Interchange

2

Consumer-Friendly Fees

Two Strategies For NII

1

Double Interchange

Earn **PFI** Status

Offer Features Consumers **Want**

Reward Consumer **Engagement**

**FREE
Account**

**If They
Qualify**

- Debit TRXs
- E-Statement
- OLB or ACH

PFI Behavior



**Nationwide
ATM Fee
Refunds**



**Consumer Chooses The Reward
That Matters Most To Them**

High Interest

OR

Cash Back On All Purchases

OR

Cash Back On Grocery & Food Delivery

OR

Cash Back On Streaming Services

Consumer Can Choose To Add

High Interest Savings

How Is This Profitable?

High Yield DDA

CD

30-40% Won't Qualify

33% of Deposit Dollars Above Cap

Some Deposit Dollars Sit in Savings

45% More NII (1.5-3x More Debit Transactions)

Interest Expense: ATM Refunds, Cash Rewards, E-Statements, Kasasa Fees

Kasasa Portfolio

CD

Effective
Cost Of Deposits (%)

1.91%



Kasasa Portfolio drives a
happy, engaged, profitable
consumer

5.00%



The CD drives expensive,
unengaged, disinterested
consumer

KASASA

Two Strategies For NII

1

Double Interchange

2

Consumer-Friendly Fees

Meet SureLock

Proactive Fraud Protection

- Scam Detection
- One-Click TransUnion® Credit Lock
- Dark Web Monitoring
- Concierge Identity Restoration
- Up To \$5MM In Identity Theft Insurance

SureLock™ Advanced Features

SureLock™ is the credit protection tool that shields your financial future before issues arise—not just after a data breach. Take control with data monitoring alerts and safeguard your future with comprehensive insurance coverage, all at your fingertips.

[ENABLE FOR FREE](#)

Account Benefits

- ✓ Instantly lock your credit file
- ✓ Get alerts for threats and breaches
- ✓ Scan for scams and monitor data
- ✓ Restore your identity with expert help
- ✓ Stay protected with up to \$5M in identity theft insurance

Secure Your Credit

Easily lock and unlock your credit file with SureLock™ to prevent unauthorized access and fraud. Explore more powerful security features below.

- One-click TransUnion credit Lock
- Guided steps to lock Experian and Equifax

Monitor Threats

Stay ahead of threats with real-time alerts from SureLock™. Get notified of changes, data breaches and scams to keep your personal information secure.

- Dark Web Monitoring for 20+ types of data
- Scam Detection for Emails, Texts, and Links

Insurance Protection

SureLock™ goes beyond monitoring with proactive protection for the unexpected. Stay secure with identity restoration and coverage for peace of mind.

- Concierge Identity Restoration
- Up to \$5 Million in Identity Theft Insurance

TransUnion is a registered trademark of TransUnion, L.L.C. Experian is a registered trademark of Experian Information Solutions, Inc. Equifax is a registered trademark of Equifax, Inc. SureLock is a trademark of Kasasa, Ltd., registered in the U.S.A.

The Identity Fraud Expense Reimbursement benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to policyholder or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.

[Nicknamed Account](#)
Account Ending in *8843

SHIFT H*PPENS

PROCEED WITH CONFIDENCE.

Private Label

Leverage your brand or ours.

Value-Added Service Accounts

Consumer-friendly fee-based revenue.

Take-Back Loan Feature

Compete on something other than rate.

Flat-Fee Pricing

Unlimited growth without extra costs.

Integrated Digital Experience

Create deeper, more profitable relationships.

So Much More Than Core Deposits

Growing low-cost core deposits is our foundation.

And we've built on that. You can see real growth on both sides of your balance sheet with innovative products, data driven marketing, and dedicated resources.

Thank You



KASASA