



Providing customers with financial services and tools to get ahead

No credit checks

Safer than cash

Get paid up to 2 days sooner with Direct Deposit

Free withdrawals at MoneyPass ATMs

Convenient bill pay and money transfer features

 RUSHCARD

Rob Rosenblatt
CEO, RushCard

December 5, 2013
CFA Financial Services Conference



Not all Prepaid customers are alike...

68 Million Un- and Under Banked

Relationship with banks

Somewhat Underbanked

Underbanked

Previously banked

Never banked

Relationship with Prepaid

Supplementary

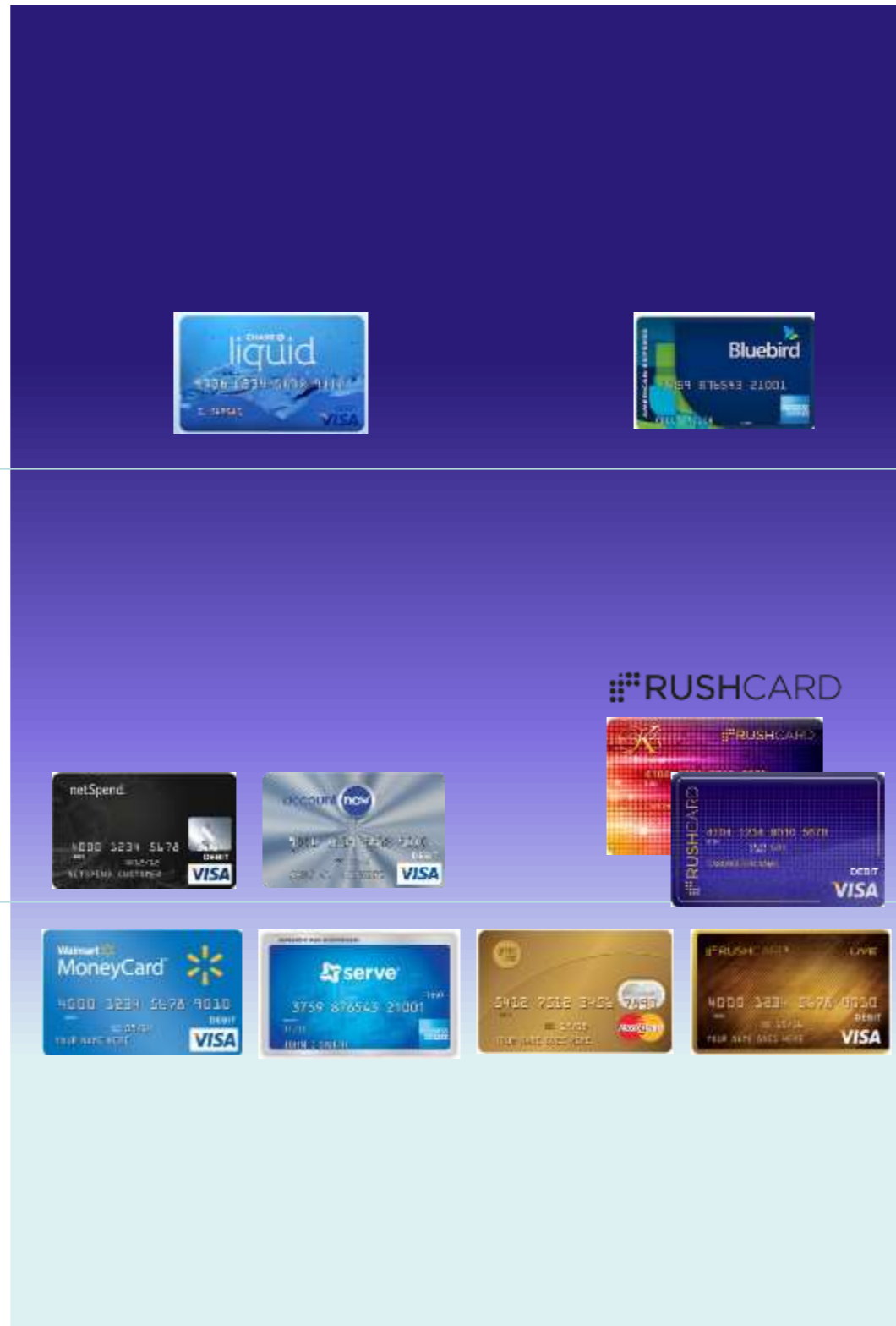
- Companion
- Transition

Lifestyle

- Direct Deposit
- Centralized money management

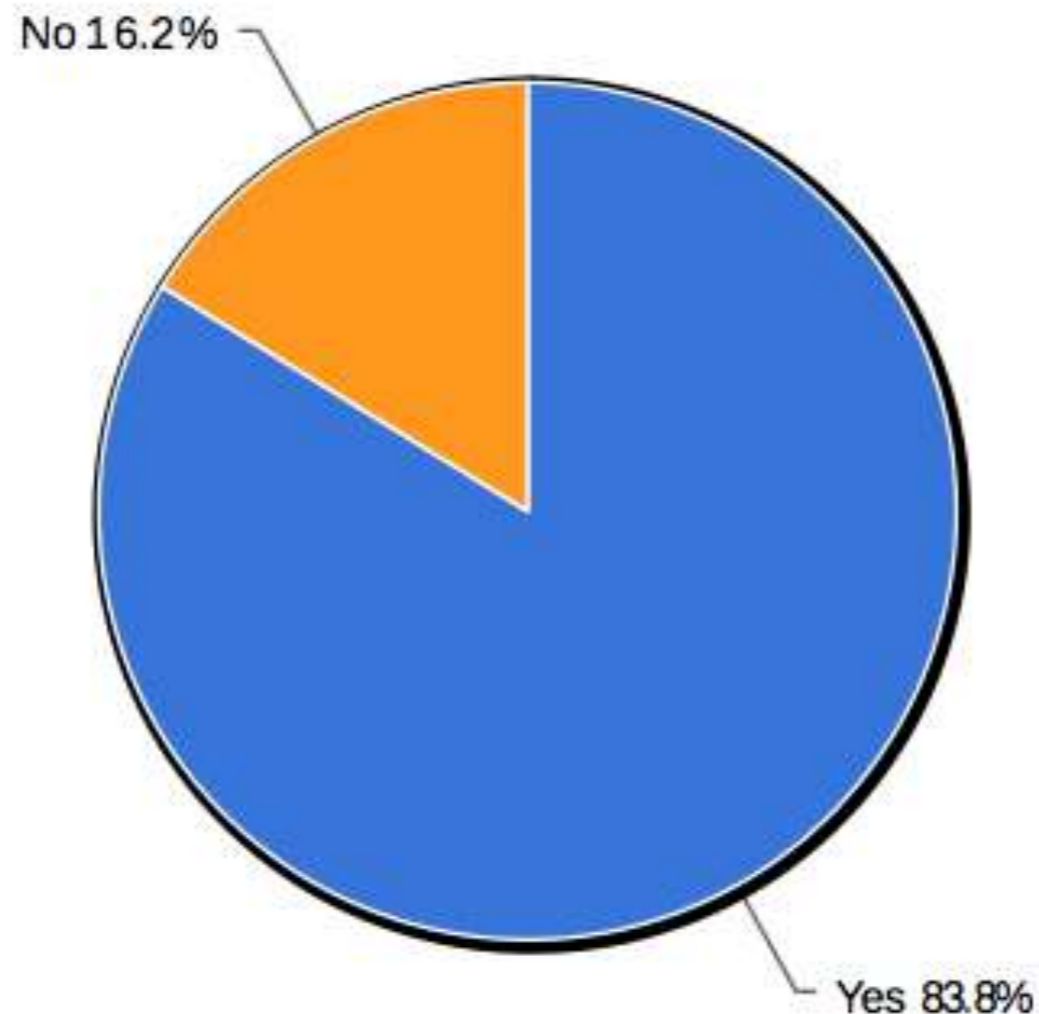
Cash Management

- Cash-oriented



Short-term loans are a reality for many customers

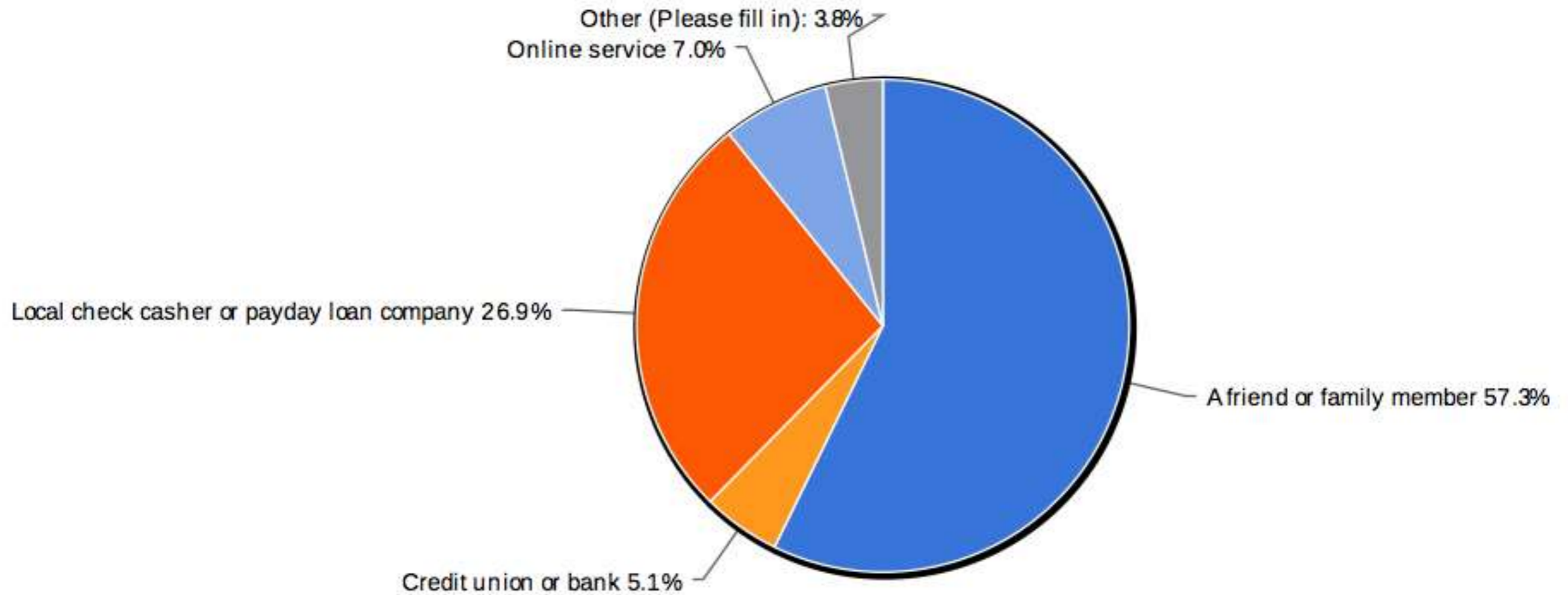
Have you ever had to take out a pay day advance, short-term loan, or borrow money from a friend or family member for expenses?



- Top borrowing needs (almost 60% of borrowing): Utilities, Rent, Mortgage
- 64% borrow \$500 or less at a time; 38% borrow \$300 or less
- 85% of borrowing is short-term, i.e., paid-back within 3 months

Where do customers go for short-term loans?

Which of these is the primary place you have gone to borrow money?



Customers need longer-term credit alternatives too

We asked current customers and prospects about their needs and perceptions on credit history. What we learned proves the point.

Traditional credit options aren't as accessible

Over 65% said they have no credit history or neutral/poor credit scores

They turn to friends/family or the web for information on how to build credit

- 45% rely on these two resources for information on how to build credit
- Interestingly, over 75% have heard of or are somewhat familiar with secured credit cards

Customers know good credit history/scores are important and want to build them to plan for the future

Over 80% said they are interested in building or repairing their credit

Customers are interested in secured credit cards, but trust is key

- 71% of customers are interested in applying for a secured card
- Ease of approval and clarity of fees is critical
- Most important - the card needs to be offered from a trusted brand

