

High Yield Savings by Plinqit

Vision & Positioning



Mission

Plinqit's mission is to build technology that changes financial futures. We build growth-focused software products for financial institutions that attract deposits, launch digital brands, and build healthy consumer and business savings habits.

Key Differentiators

For financial institutions seeking to grow deposits and engage new markets, High Yield Savings by Plinqit is a scalable, end-to-end savings solution that delivers measurable growth through seamless digital integration and engaging customer experiences.

Unlike traditional savings solutions or costly in-house digital bank builds, Plinqit offers a cost-effective, flexible platform that scales with your institution's goals.



Scalable, Cost-Effective Growth Solution

High Yield Savings is designed to grow alongside your institution, from serving local communities to launching affinity-based digital brands or full-service banking solutions. Avoid the \$1M+ cost of building a digital bank by launching a scalable solution.



Flexible and Seamless Integration

Easily integrates with your institution's systems, providing a fully white-labeled solution that aligns with your brand and regulatory requirements. From onboarding to compliance, Plinqit simplifies implementation.



End-to-End Simplicity

Fully compliant with regulatory requirements, simplifying risk management. Plinqit manages everything from compliance and KYC to user engagement, allowing institutions to focus on growth.



Competitive APYs and Engaging Tools

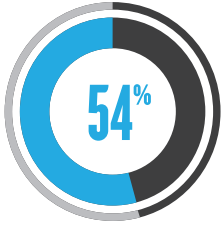
High Yield Savings combines high-interest rates with goal-based savings tools and financial education to engage modern savers. More than half of U.S. adults say they are likely to open a High Yield Savings account*, and Plinqit's software attracts savers with an average balance of more than \$40,000.



Visionary Leadership and Industry Expertise

Led by Kathleen Craig, Founder and CEO, Plinqit is backed by deep banking and fintech expertise. Its mission is to empower financial institutions and consumers alike. Multiple banks have reported rapid deposit growth and increased customer engagement.

Plinqit High Yield Savings vs. Industry Averages



of Americans say they are likely to open a high-yield savings account. ¹

35% of checking accounts generate <\$350 in annual revenue.

That is approximately equivalent to the cost to maintain them. ²

More than 1/3 of checking accounts carry an average balance of <\$1,000 ³

Average balance for High Yield Savings by Plinqit clients

\$40,000+

With one High Yield Savings by Plinqit client achieving **\$85,000** average balances. ⁴



High Yield Savings by Plinqit has generated

\$3 Billion

in net new core deposits since January 2024. ⁵

47% of Gen Z save more than 20% of their monthly household income. ⁷

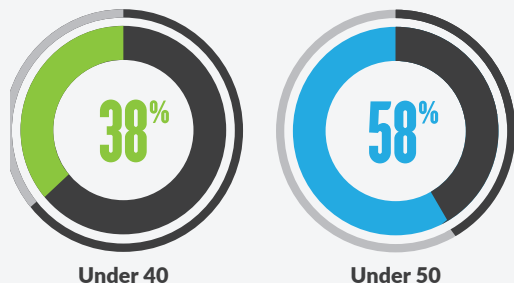
1 & 7. Source: Plinqit State of Savings consumer research report

2 & 3. Source: StrategyCorps

4, 5, & 6. Source: Plinqit data

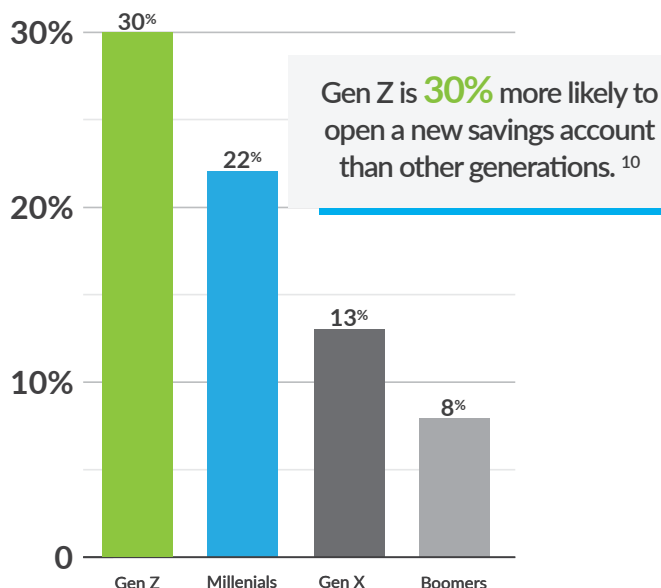
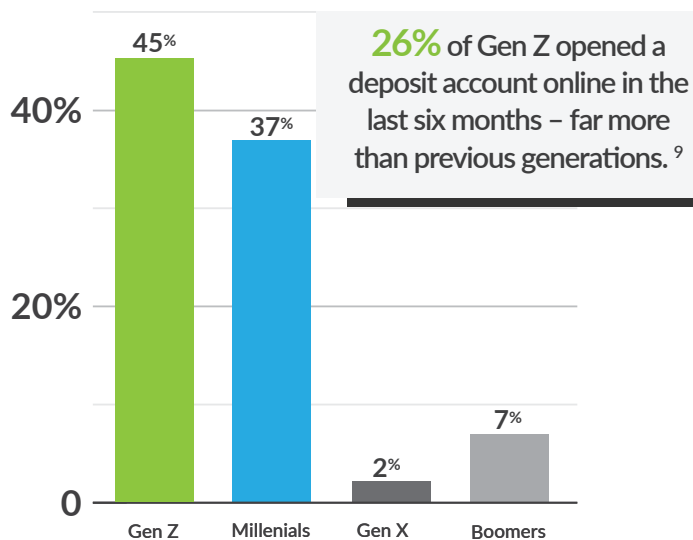
High Yield Savings by Plinqit Vision & Positioning

Age of saver opening High Yield Savings accounts ⁶



The customer digital experience remains a top investment priority for banks, and online and mobile banking channels have the largest projected increase in usage. ⁸

60%



Product & Innovation Roadmap

