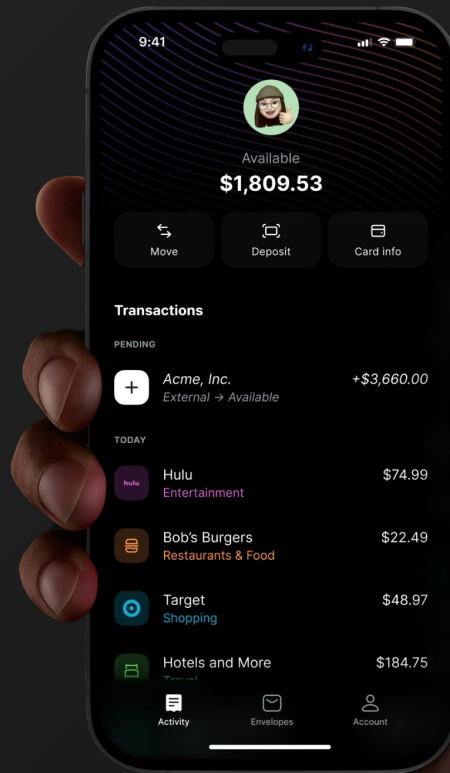




Consumer neobank with gamified envelope budgeting



OUR TEAM

We know consumer fintech



Katelyn Strobel

CEO, Cofounder

- Apple Card
- Credit Karma
- Acorns
- Digit

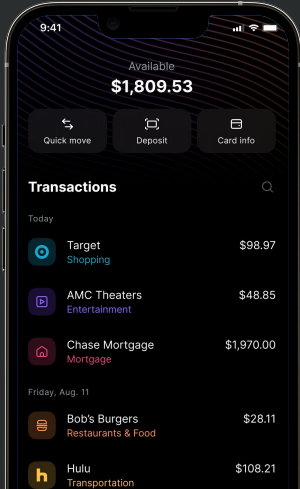


Joshua Cockrell Strobel

CTO, Cofounder

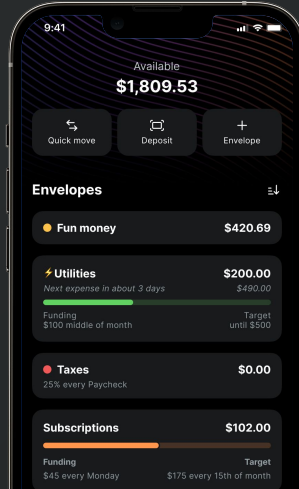
- Robinhood
- Twitter
- Tesla

TAKING CONSUMER SERIOUSLY



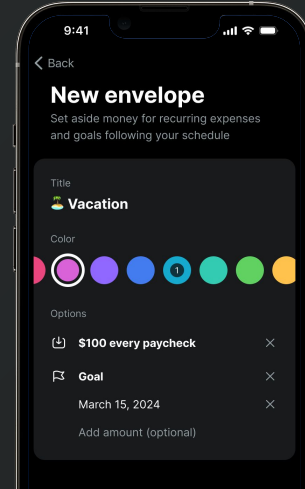
Activity

Real-time notifications and instant transaction feed



Envelopes

Budgets, goals, and financial milestones—all in one place



Automation

Finances made effortless

METRICS

MVP Numbers



\$6.3K

MRR



\$1.2M

Deposits



\$4.1M

July transactions

REVENUE

Beta Cohort

974

Paying beta users

\$76+

Annual revenue per user

- Our top users generate \$800+ annual revenue

VISION

How we become a \$10B company

\$200+ ARPU

- SaaS fees ✓
- Interchange ✓
- Net interest margin
- AUM fee

5 Million users

- 8% of the size of Chase
- 22% of the size of Chime

Product expansion

- Checking Account ✓
- High-yield savings
- Investment accounts
- AI PFM



hello@envelopemoney.com

