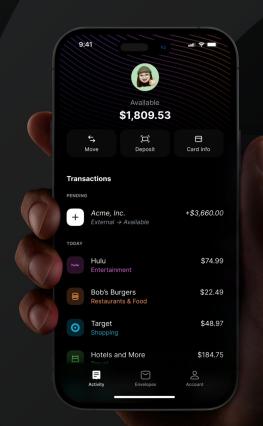
**e** Envelope

Consumer neobank with gamified envelope budgeting



## We know consumer fintech



**Katelyn Strobel** 

CEO, Cofounder

- Apple Card
- Credit Karma
- Acorns
- Digit

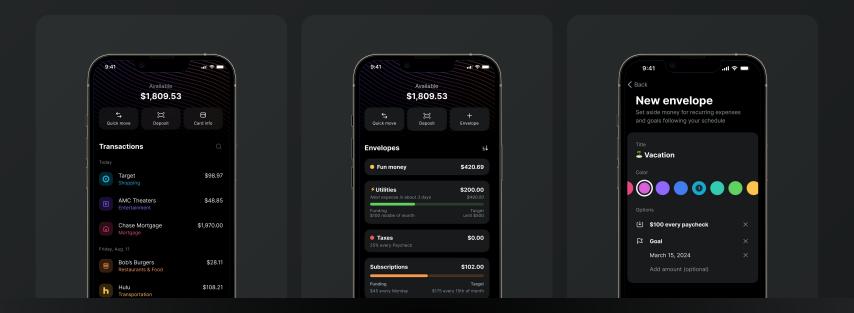


#### **Joshua Cockrell Strobel**

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

### **MVP Numbers**

<u>ලා</u>

\$6.3K

MRR



\$1.2M

**Deposits** 



\$4.1M

July transactions

### **Beta Cohort**

974

Paying beta users

\$76+

Annual revenue per user

• Our top users generate \$800+ ARR

# How we become a \$10B company

\$200+ ARPU



- SaaS fees
- Interchange V
- 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

## **C** Envelope Money

