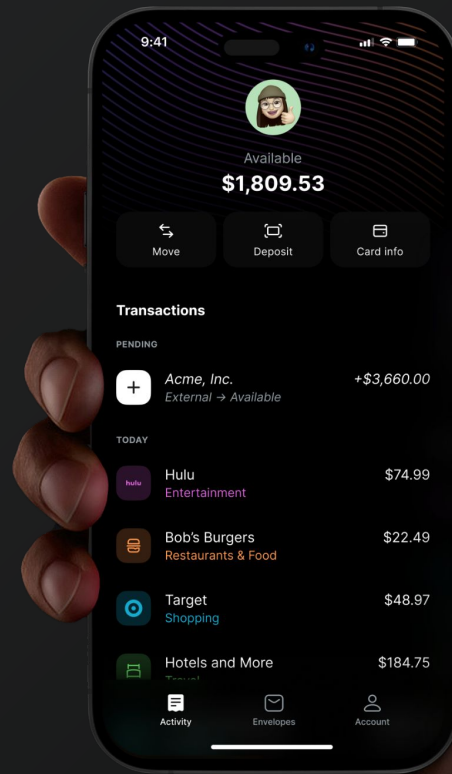




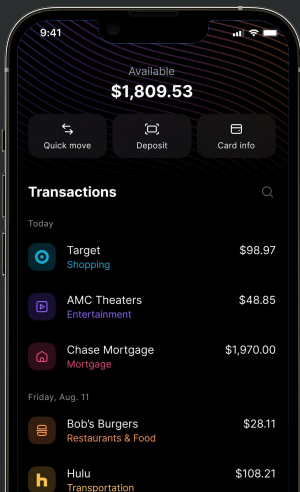
Money on Autopilot with envelope banking





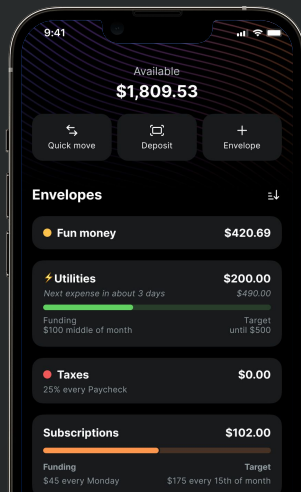
What if we fix the core issue?

LIVE CHECKING ACCOUNTS



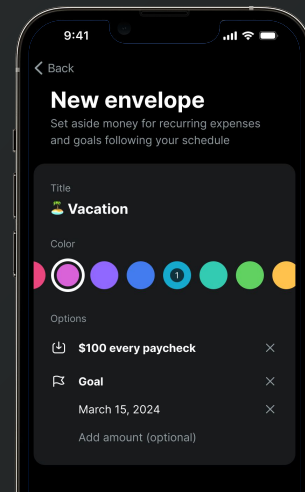
Activity

Real-time notifications and instant transaction feed



Envelopes

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



Automation

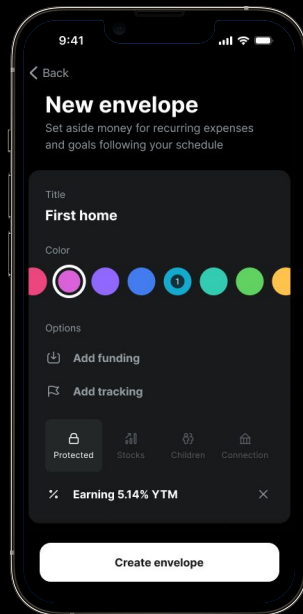
Finances made effortless

Expense Envelopes

Set up automations for all of your bills, so your account balance reflects what you're able to spend.

High Yield Savings Envelopes

Saving for a Tesla Model 3? Your First Home? Earmark these goals and earn yield to accelerate your progress.



S&P 500 Envelopes

You'd like to set aside 5% of your money towards investments? Perfect, let's automate it to pull from every paycheck, so you never have to think about it again.

Children Envelopes

Allowance has never been easier. Give your kids a budget to manage on their own Visa card.

YOUR AI BANK ASSISTANT

Envelope Intelligence

Analyze

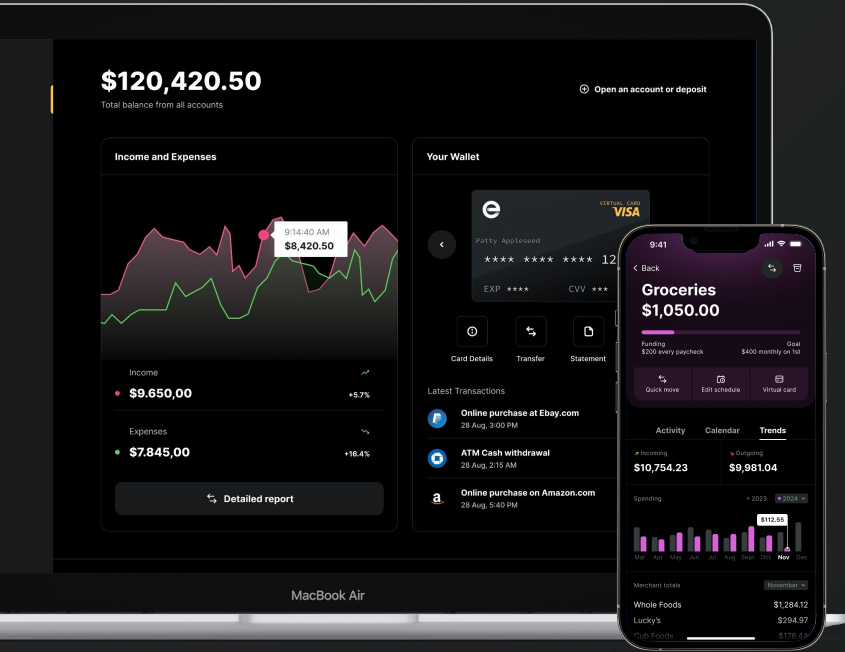
Analyze millions of Envelope Money transactions to understand if you are paying too much.

Prompt

Ask the platform important questions like, how can I reduce my expenses this month? When will I be able to retire? How much can I set aside for a vacation this year?

Act

Envelope intelligence AI can act on your behalf– from filling out applications, cancelling accounts, negotiating better payments etc.



REVENUE

Beta Cohort

974

Paying beta users

\$149+

Current Average Annual revenue per user

- Our top users generate \$800+ annual profit

83%

D90 Retention

\$23M

Processed transactions

COMMUNITY

\$0

User Acquisition Cost

We know how to build community

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

OUR TEAM

We know consumer fintech



Katelyn Strobel

CEO, Cofounder

- Apple Card
- Credit Karma
- Acorns
- Digit



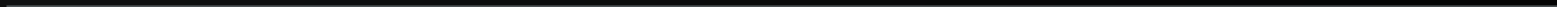
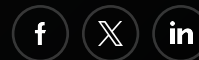
Joshua Cockrell Strobel

CTO, Cofounder

- Robinhood
- Twitter
- Tesla



hello@envelopemoney.com



METRICS

MVP Numbers



\$12K

Monthly Net Rev



\$1.2M

Deposits



\$23M

Processed transactions