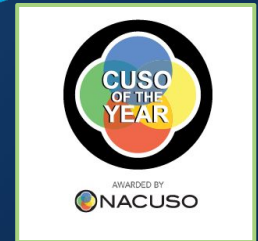




The Opportunities Engine™

for Credit Unions

October 1, 2025





My credit union is effective at building trusted, profitable relationships with our digital-only account holders.



Neobank expected growth 2025

Ally became the
FIRST nationally-
chartered, digital
only bank in

2009

U.S. neobank
user base projected
to reach

54M

Global
transactions
expected to reach

\$7.3T

Global Comp-
ounded Annual
Growth % expected
at nearly

50%

2024 Growth

SoFi
membership

34%

increase

10m 2024

SoFi
amassed

\$26B

in deposits

since 2022

Chime
membership

22M

in the US

Chime
revenue

\$2.15

Billion

in 2024

The Great Unbundling

Average consumer's
amount of FI
relationships

5.3

After paying up to \$600 to acquire a new member ...

Average Checking
Account Revenue

\$825

Annually

Average
Maintenance Cost

\$325

Annually

13
Months

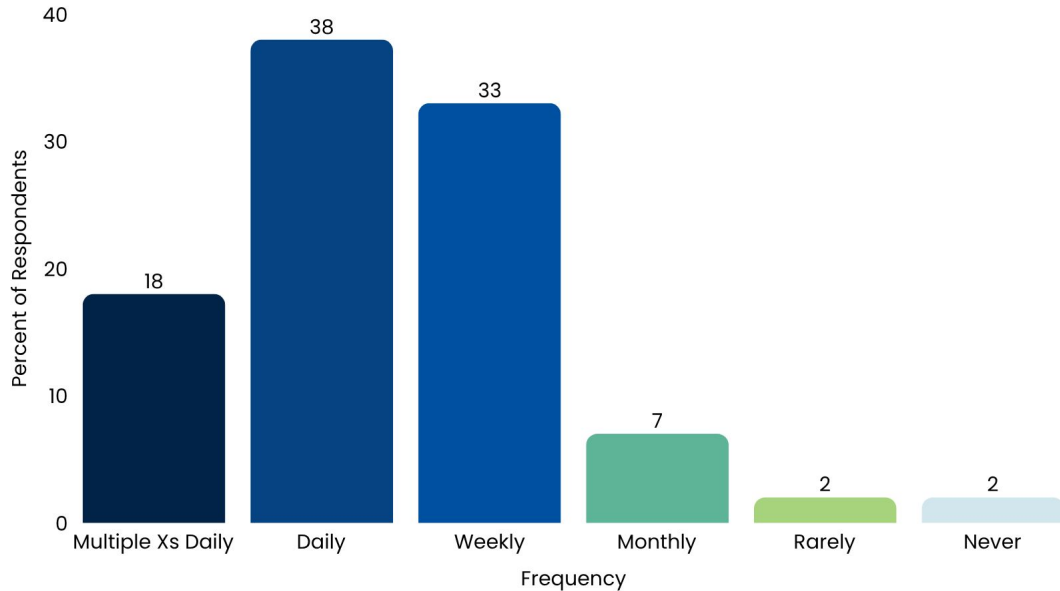
To BREAK EVEN

40
Percent

Go Dormant in 1st Year

Digital banking frequency

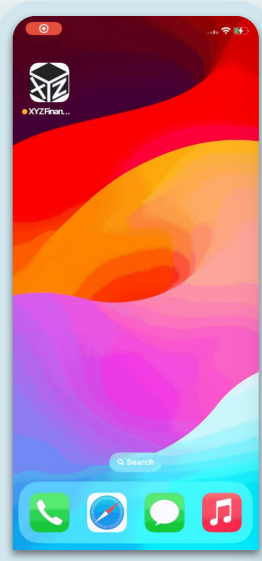
How often do you check your financial accounts through a website or mobile app?



check at least
56%
1x per day

Pulsate's world-class last mile delivery system

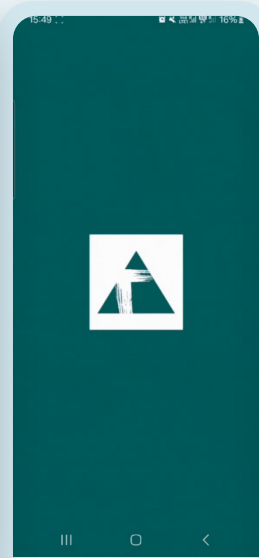
Strategic
Push



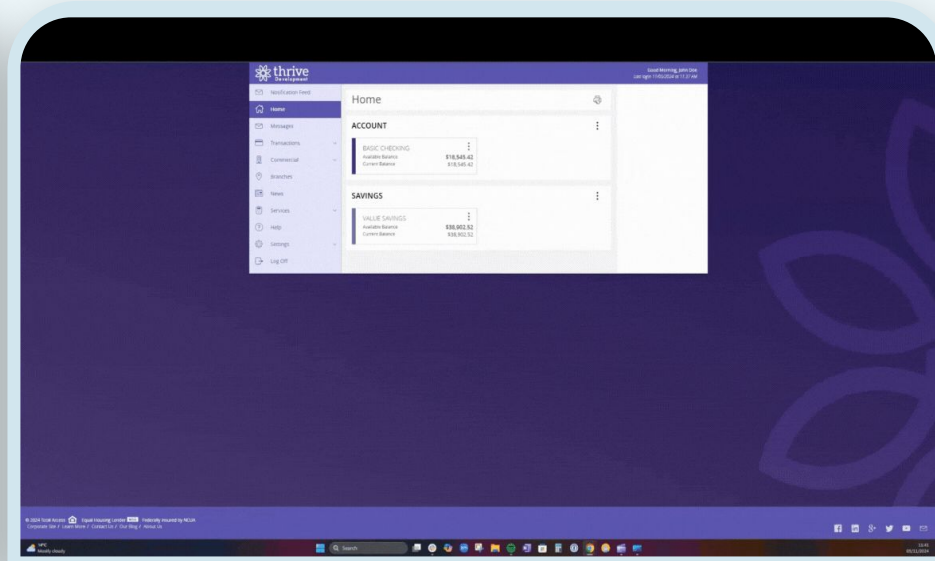
Contextual
In-App



Personalized
Feed



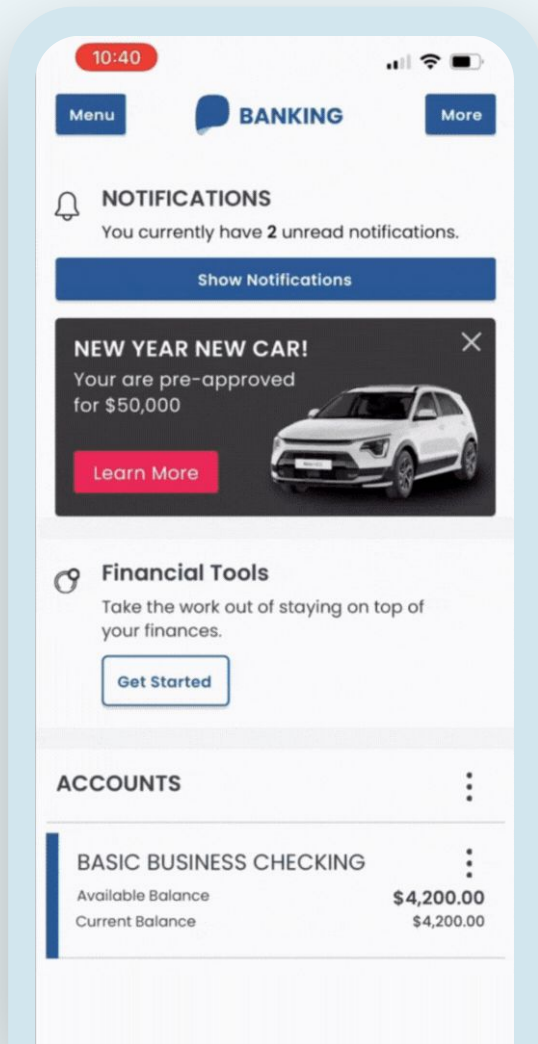
Online Banking
In-App + Feed





Personalized Feed

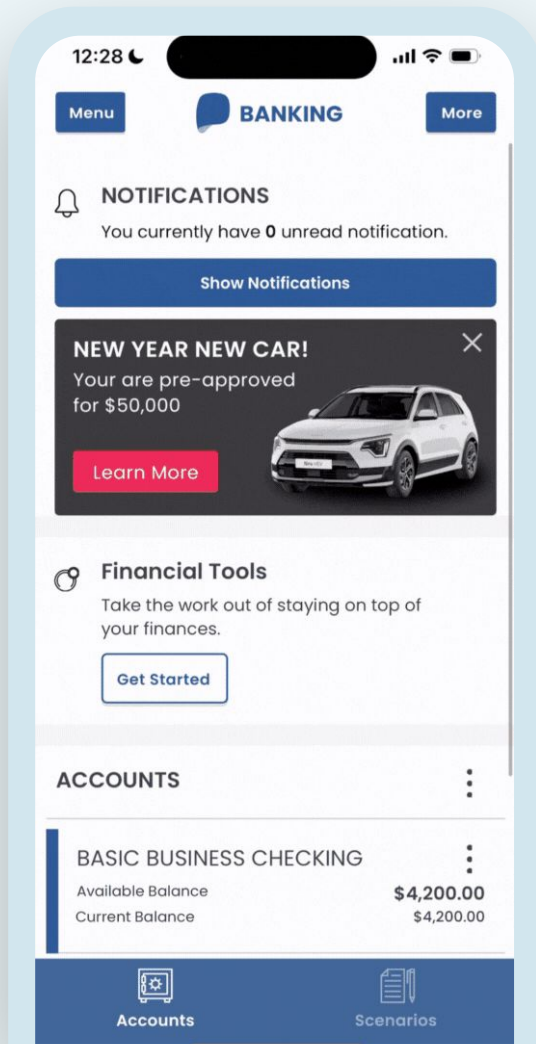
- Surface key offers and services that users struggle to engage with.
- Intent tracking gauges interest for automated retargeting.
- Fraud proof comms channel allows for high user confidence to interact.





In-app Notifications

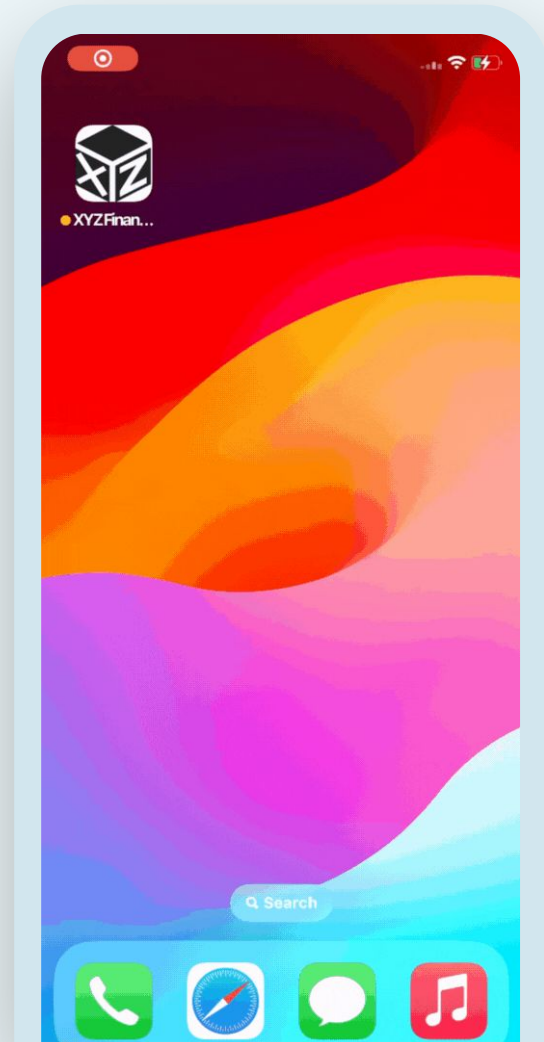
- Prompt reminders post login for incomplete actions such as bill-pay, direct deposit, e-statements etc.
- Announce offers, warn against fraud or simple say Happy Birthday.
- Completely customizable and integrates seamlessly into Pulsate Feed.





Push Notifications

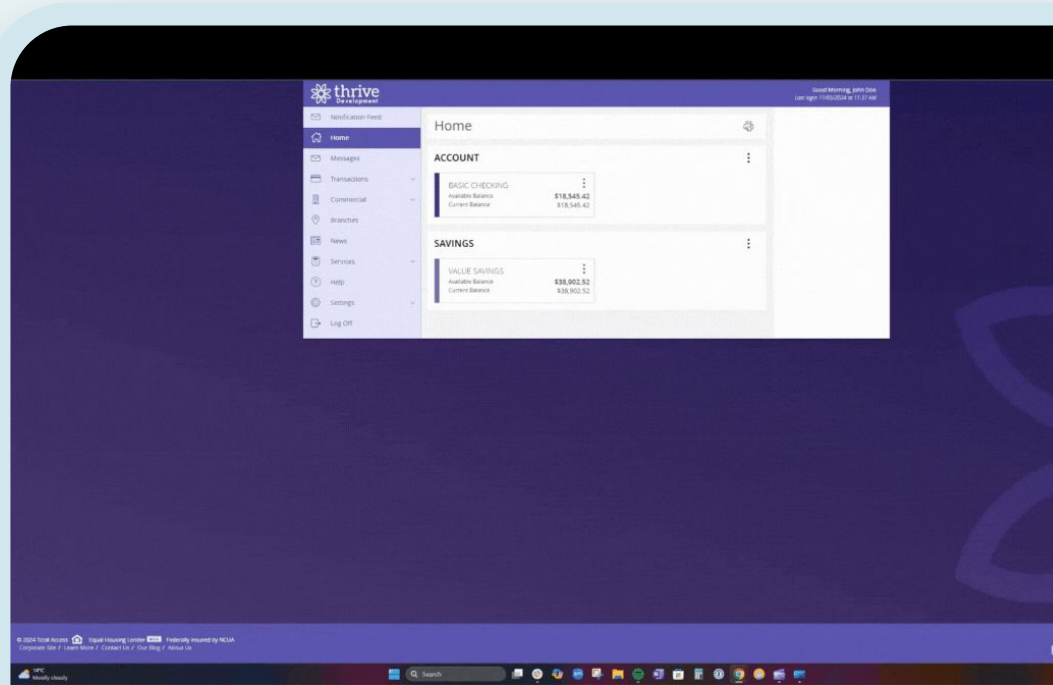
- Proactively target users with offers, announcements or to bring back into digital banking.
- 7.5x higher response rate Vs email
- Can be linked with targeting tools such as geofencing.





Online Banking

- Proactively target users with offers, announcements or to bring back into digital banking.
- 7.5x higher response rate Vs email



Our 270 Community Financial Institutions Use Pulsate to Engage their >20m Consumers

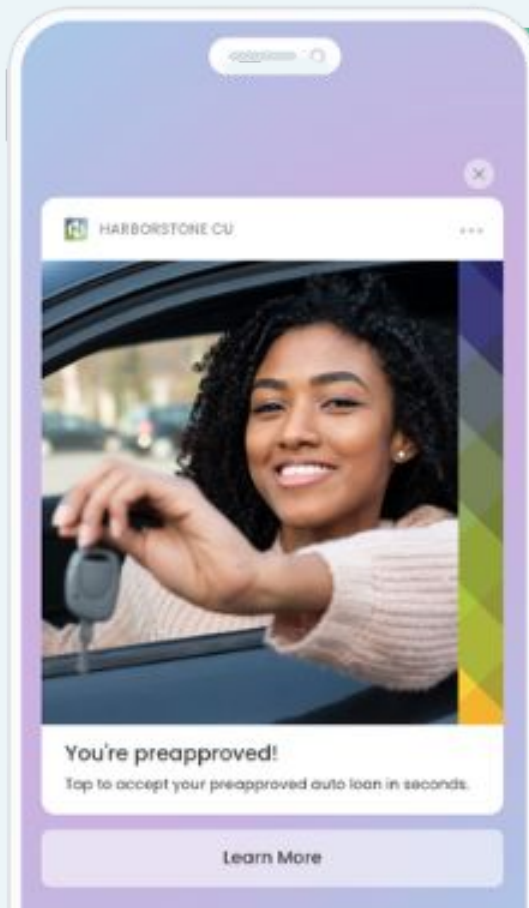




Assets: \$2.2B

Members: 95K

Auto Loan Campaign



1,400
New Loans

\$35M
Increase in
Total Volume

Channel: Push





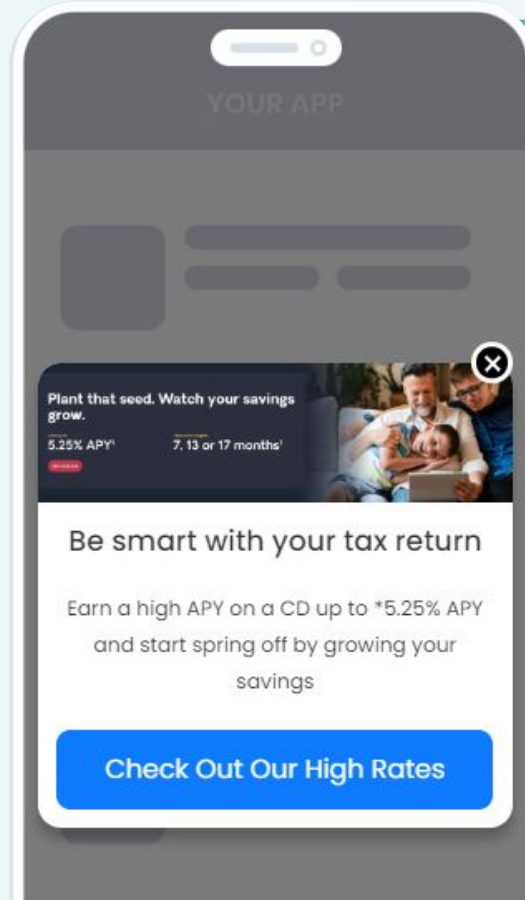
**Credit Union
of New Jersey**

The freedom to prosper.

Assets: \$473M

Members: 38K

Deposit Campaign



50%

Increase in Deposit
Conversions

\$3.5M

Increase in
Deposits

Channels: In-App & Feed

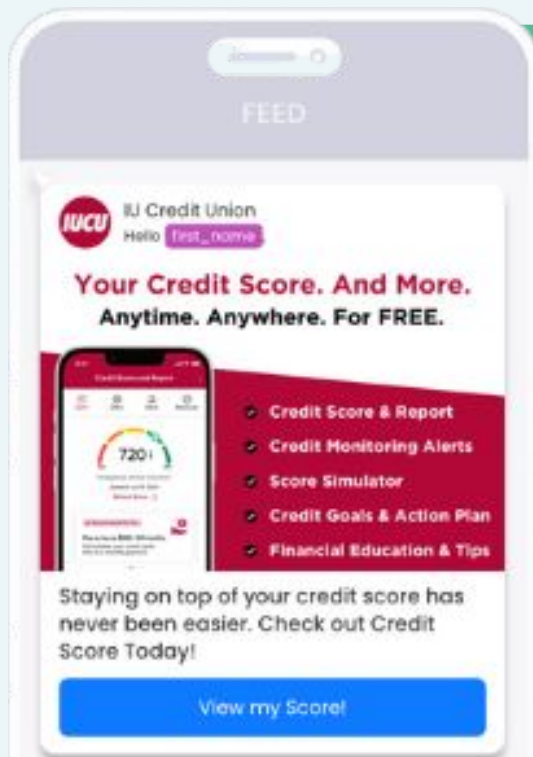




Assets: \$1.9B

Members: 71K

Credit Score Adoption Campaign



472%

Increase in
Sign Ups

286

Sign Ups

Channel: Push to Feed



Thanks for listening!

For additional info on how to
make your digital banking
more profitable, **book a demo!**

