Gain Market Share

- COMPETE WITH THE MEGA BANKS
  Offer first in class retirement account solutions to your customers
- GENERATE REVENUE
  Share fee revenue from customer contributions and financial advising fees
- SUPPORT LOCAL BUSINESS
  Partner with local businesses to boost sales ***and*** increase retirement savings for customers
- ENGAGE YOUR CUSTOMERS
  Provide customers seemless access to your staff and related financial professionals

White-label Retirement Account Solutions for Community Banks and Credit Unions

Go beyond the CD. The 21st century will see a convergence of traditional banking with retirement solutions. To **stay competitive**, community banks and credit unions will need retirement account solutions with **access to stock and bond investments**. Customers also need wrap around financial advising services and a comprehensive Financial Success Network.

Grow your business. Support your community. Serve customers. With a white-label approach, StashCash allows banks and credit unions to present our services as their own, positioning our partner institutions as true one-stop-shops for all personal finance needs within their communities. Best of all, the **StashCash** platform **pays for itself** by introducing a new revenue stream for your institution.

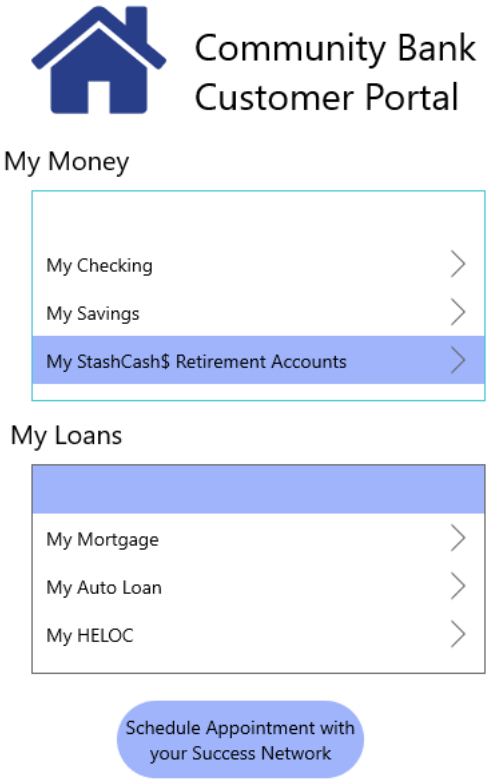
3190 Olde Hickory Trail, Green Bay, WI 54313 **Tel 920.315.0121** **jd@koppfinancial.com**

KOPPFINANCIAL.COM/STASHCASH

What is StashCash?

StashCash is a Registered Investment Advisory (RIA) firm operating a technology platform that integrates with a community bank or credit union's customer portal or mobile banking app. StashCash places your brand front and center throughout the entire customer experience, and you share fee revenue with StashCash for the services.

Customers can create new IRA accounts or rollover 401(k)'s. They can view account balances and select an automatic portfolio allocation based on their risk tolerance or retirement date. Portfolios are managed by professional investment advisors that work for StashCash. Custodial services are provided by Charles Schwab.



- ✓ Offer your customers fully featured IRA brokerage accounts complete with stock and bond investment options
- ✓ Customers associate StashCash with your brand as it appears within your customer portal – you don't even need to use the name StashCash as you can call it whatever you like
- ✓ Customers select model portfolios based on a risk tolerance profile or work with a financial advisor in the StashCash Success Network
- ✓ StashCash handles all investment advisor regulatory responsibilities

How Much Does StashCash Cost?

StashCash will pay for itself. No, really! Once customer adoption is at scale, StashCash becomes a source of revenue for your institution. You pay a licensing fee to StashCash to provide access to the platform and its network of financial advisors. Fee revenue is collected from customers through a number of options, configurable by your institution, and shared between you and StashCash as follows:

Source of Revenue	Cost to Customer	Revenue goes to
StashCash Model Portfolio Advising Fee	25 bps	StashCash
Institution Model Portfolio Advising Fee *	bps over first 25	Institution
StachCash Success Network Advising Fee	35 bps	StashCash
Institution Success Network Advising Fee *	bps over first 35	Institution
Customer Deposit Fee (optional) *	% or $ per Deposit	Institution
Local Business StashBucks Revenue (optional) *	$ Amount	Institution

* Fee is configurable by the institution

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How do I contact StashCash?

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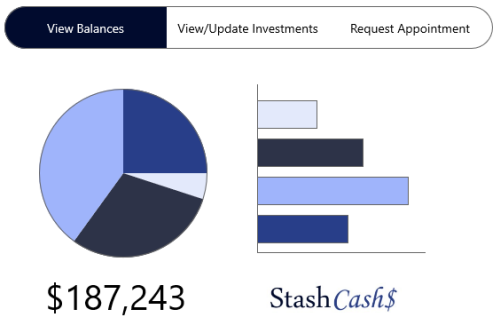


Prompt Driven Wizards

The StashCash philosophy is to provide a simple, step-by-step customer experience. Rather than presenting long and complex forms to fill out, customers answer a series of short questions to perform transactions. “Help Me Decide” options provide more detailed explanations with an option to schedule appointments with the Success Network when customers need additional assistance.

Simple Visualizations

The platform provides customers with an interface that is easy to understand. It is very similar to the employee experience for corporate 401(k) systems. Customers can view balances and update the asset allocation. Customers using a Success Network Advisor can schedule appointments online.

Model Portfolios

Customers may chose a model portfolio based on selecting an appropriate risk tolerance. For new accounts, a StashCash advisor reaches out to the customer with additional documents to sign electronically. Customers decide how to interact with the advisor. StashCash supports email, phone, and web conference appointments. In person service is available only with a Success Network Advising plan.

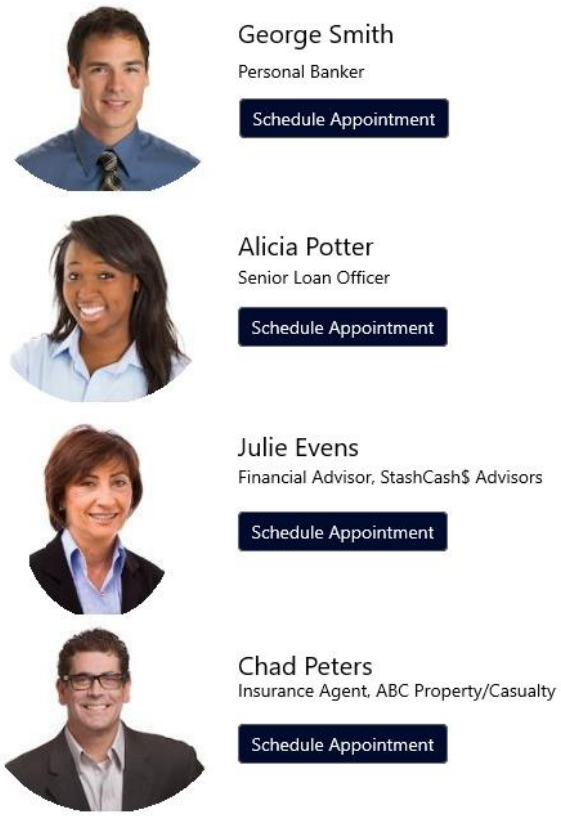
What is the Success Network?

The Success Network is a separate module in the StashCash platform that provides customers with online appointment scheduling to meet with financial professionals.

Include members of your own team, and partner with trusted professionals in your community such as insurance agents, accountants, attorneys, real estate agents, and more.

Institutions are automatically matched with a StashCash registered investment advisor representative to provide your customers with more detailed financial planning assistance. We share the revenue for this service with your institution.

The Success Network builds brand affinity for your institution as your customers will login to your website everytime they need professional assistance. The network is open to any type of professional you choose to partner with.



- ✓ Self service online appointment scheduling
- ✓ Integrate with calendar tools such as Microsoft Outlook, Office 365, or Google Calendar
- ✓ Manage teammate availability (hours, vacations, appointments, etc.)
- ✓ Increase brand affinity with greater customer engagement
- ✓ Build a network of trusted professionals within your community (accountants, insurance agents, attorneys, real estate agents, etc.)
- ✓ Combine with StashBucks to create a feedback loop that drives advising revenue growth and strengthens relationships with local business

Integrate with your Web Portal

StashCash can integrate with your existing web portal or mobile app so you can provide seemless access for your customers into their retirement accounts. You can embed the Success Network into your portal in the same fashion.

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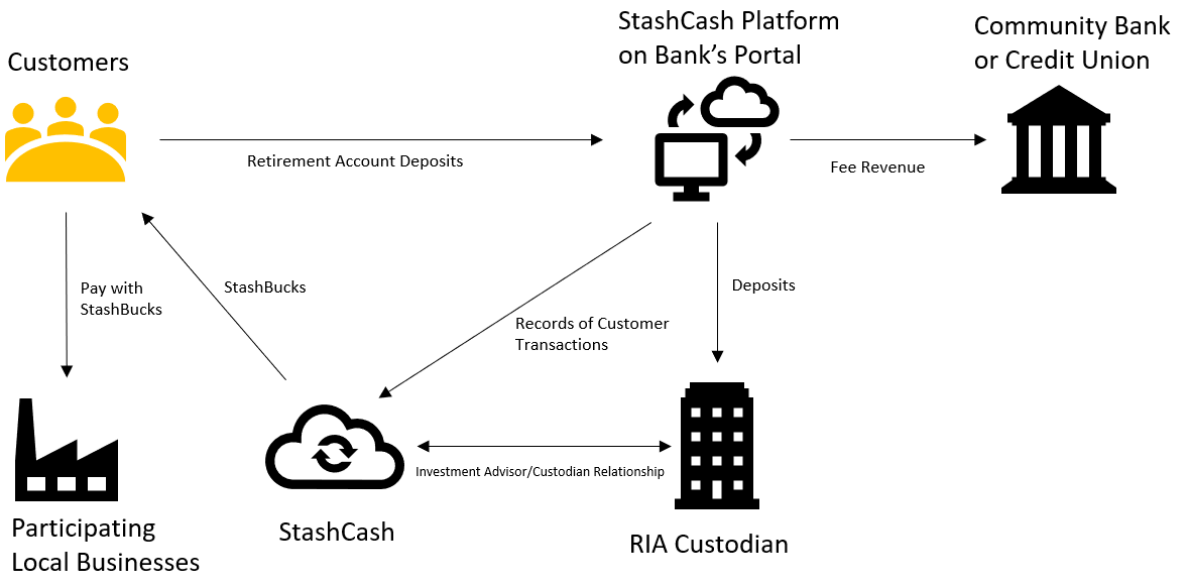
What are StashBucks?

StashBucks are online coupons linked to retirement account deposits. They encourage your customers to save for retirement by matching their contributions.

You configure the match amount. For instance, set a 5% match and the customer receives 5 StashBucks for every $100 deposited into a StashCash account. You may align StashBucks with your brand by changing what they are called (e.g. ABC BankBucks).

Work with local businesses to participate in the program and accept StashBucks. The business can choose how to accept them. For example, a restaurant could accept up to $10 in StashBucks per visit. You may optionally charge businesses a fee for directing your customers to them.

StashBucks expire one month after they are issued to encourage ongoing retirement account contributions and to promote frequent spending at local businesses.



- ✓ Encourage monthly contributions to retirement accounts
- ✓ Strengthen relationships with Main Street businesses
- ✓ Delight customers by helping them enjoy the most popular local businesses in your community
- ✓ Build your brand
- ✓ Add business partners to your Success Network and create a feedback loop – StashBucks drive growth for your business partner while growing your advising revenue at the same time

Contact StashCash

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