



InvestiFi

Investing for everyone. Growth for you.



Agenda

- Introduction from CU*Answers & InvestiFi
- Review of Web Module SSO to InvestiFi
- Using CU*BASE to locate Members already using Crypto or other Investment Strategies?
- Deep Dive with InvestiFi





SSO Web Module for InvestiFi

- Standard SSO Web Module
- Available in both It's Me 247 and BizLink 247 (and mobile apps)

Pricing:

Based on Membership size
– Implementation fee plus Monthly SaaS fee for Maintenance/Support

A vibrant, 3D-rendered graphic featuring a large blue Bitcoin symbol in the center, surrounded by various colorful coins and tokens on a textured, multi-colored background of orange, purple, and blue.

Buy, Sell, Manage Cryptocurrency

Frankenmuth Credit Union offers members an easy way to centralize and securely manage cryptocurrency. Easily invest in the most popular cryptocurrencies by purchasing directly from your account.

! Digital assets are not insured by the NCUSIF or SIPC or NCUA or state or federally insured, are not obligations of the credit union, are not guaranteed by the credit union, are not deposits or shares in the credit union, are or may be heavily speculative and volatile, may have associated fees, may not allow credit union member recourse, and are being offered by a third party.

[Continue](#)



Using CU*BASE to Locate Members Already Using Crypto or Investment Strategies

Where Your Members Shop
(Tool #979)

Where Your Members Shop										Withdrawals
Data selection: <input type="checkbox"/> Credit card <input checked="" type="checkbox"/> Debit card <input type="checkbox"/> ATM <input checked="" type="checkbox"/> ACH										Merchants 8
Jump to name starting with <input type="text"/>										The average transaction amount is \$1,376
Search for: Name containing <input type="text"/> CRYP or <input type="text"/> or <input type="text"/> but not <input type="text"/> or <input type="text"/> or <input type="text"/>										
City/Extended description containing <input type="text"/>										
Merchant/Company	Type	City/Extended Desc	State	56 Members	173 Transactions	\$238,081 Total Amount	Average Amt/Trx	Average Trx/Mbr		
N/A <input type="checkbox"/> CRYPTO.COM	DEBIT CARD	WILMINGTON	DE	22	64	22,644	353	2.9		
N/A <input type="checkbox"/> CRYPTO.COM	DEBIT CARD	MIAMI	FL	17	63	11,178	177	3.7		
N/A <input type="checkbox"/> PAYPAL *CRYPTO HUB	DEBIT CARD	4029357733	CA	10	22	2,239	101	2.2		
N/A <input type="checkbox"/> CRYPTO.COM TOP UP	DEBIT CARD	MIAMI	FL	3	20	1,691	84	6.6		
N/A <input type="checkbox"/> CRYPTOFI INC	ACH	BILLPAY		1	1	200,000	200,000	1.0		
N/A <input type="checkbox"/> CRYPTOREVOLUTION.COM	DEBIT CARD	ENCINITAS	CA	1	1	3	3	1.0		
N/A <input type="checkbox"/> SQ *MYTHIC CRYPTID I	DEBIT CARD	LIVONIA	MI	1	1	300	300	1.0		
N/A <input type="checkbox"/> 2CRYPTO ARENA	DEBIT CARD	LOS ANGELES	CA	1	1	27	27	1.0		

Unlocking Self-Directed Investing

For Credit Unions and Their Members



InvestiFi

Credit Unions are Facing an Existential Crisis

- 69% of consumers invest online vs phone / in-person

[*Embedded Finance Report; IBM Institute for Business Value, 2023*](#)

- 58% of CU Members invest in Equities & Direct Stock ownership - up 21% in 2022

[*Federal Reserve Triennial Survey, 2023*](#)

- Only 0.5% of CU Members invest through their credit union

[*CU 2.0 Wealth Management and Investment Services Guide, 2023*](#)

“I don’t want to see credit unions become Blockbuster Video.”

Kyle Hauptman,
NCUA Vice Chairman



What happens when a Member wants to invest today?

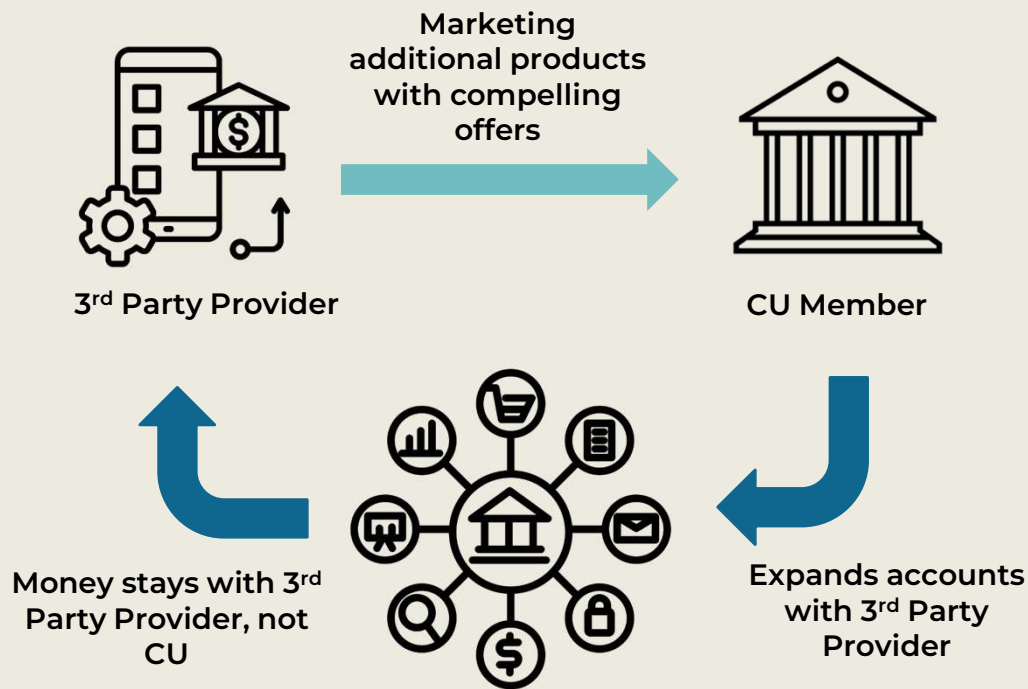


3rd Party Benefits from Deposits



Now what?

3rd Party Makes Offers for Additional Products



Robinhood

8x the national average savings rate*

5% APY on idle cash
Earn while you sleep



In short, Fintechs are coming for your members...

coinbase

Robinhood 

SoFi 

 Webull

 **Fidelity**
INVESTMENTS

charles
SCHWAB

 **Ameritrade**



Robinhood



2023 Financials

Robinhood Net Interest
Revenue **+219% YoY**
\$929 MM

Robinhood Trading Fee
Revenue **\$780 MM**



How InvestiFi Is Different

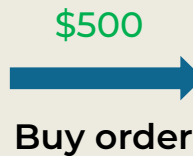


InvestiFi is the **only** Self-Directed Investing Platform designed to allow for trading **to and from deposit accounts**

$$\$1000 - 500 = \$500$$



Member's
CU Account



CU Benefits from Deposits



Member's
CU Account



$$\$500 + 750 = \$1,250$$



Built for Credit Unions

Retain

Members & their deposits

Curb member attrition and keep deposits in house

Acquire

Drive New Member Acquisition

Attract new primary relationships with younger member segments.

Engage

Increase digital banking usage

Financial application offering investment options = 8x engagement.



Guaranteed Minimum **25% ROI**

Crypto Fee Revenue

The total fee income earned by Members trading

Reduced Outflows

Interest income earned from **retained deposits**
+
Reduction in outflows to external exchanges / accounts

Member Acquisition

Interest income from new Members attributed to self-directed investing solution.



We work in collaboration with Advisors



Self-directed investing

Fractional Shares

Trades as low as \$5

No Robo Advisory

Advisor notification
when Members reach a
certain \$\$ threshold



Advisor

Requires certain \$\$
threshold to service

Visibility into InvestiFi
Member balances

Benefits from
pre-qualified leads



Natively Integrated

The Member experience is built within your existing web portal and mobile app.



Security and Compliance

[SOC 2 Compliance](#)

[Written Information Security & Data Protection Policy](#)

- All data and PII in U.S. based data centers
- All data at rest and in transit is encrypted

Technology Error / Omissions
Cybersecurity Insurance



The InvestiFi CU Member Experience



Accounts ...

Savings

Available balance

\$7,449.55

Average collected balance

\$1,259.36

Consumer checking

Available balance

\$398.45

Average collected balance

\$101.40

Investments

Total holdings

\$1,200.63



BTC

\$500.94 +0.77%



AAPL

\$224.12 -0.62%



MSFT

\$207.59 +0.6%



ETH

\$107.72 +0.6%

Legal disclaimer

Crypto currency is not insured by the FDIC.
Funds are held by a third party custodian, not this financial institution.



Questions?

We welcome the opportunity to help you further support your Members' financial goals.

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