



JOHN WAUPSH

CHIEF INNOVATION OFFICER, KASASA

BANKRUPTION

+ web
site

JOHN WAUPSH

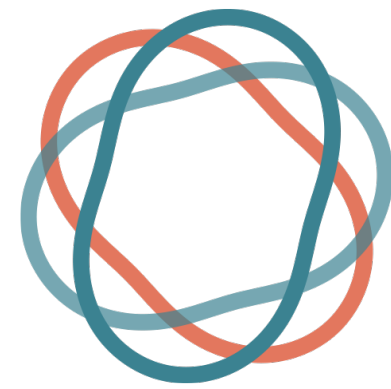
BANK RUPTION

HOW COMMUNITY BANKING
CAN SURVIVE FINTECH

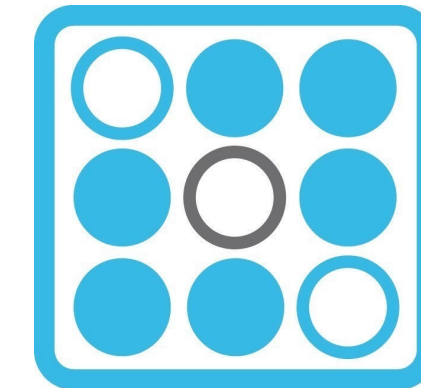


WILEY

Moven[®]
spend, save & live smarter



SIMPLE



SoFi

EVERYONE IS "FIXING" BANKING

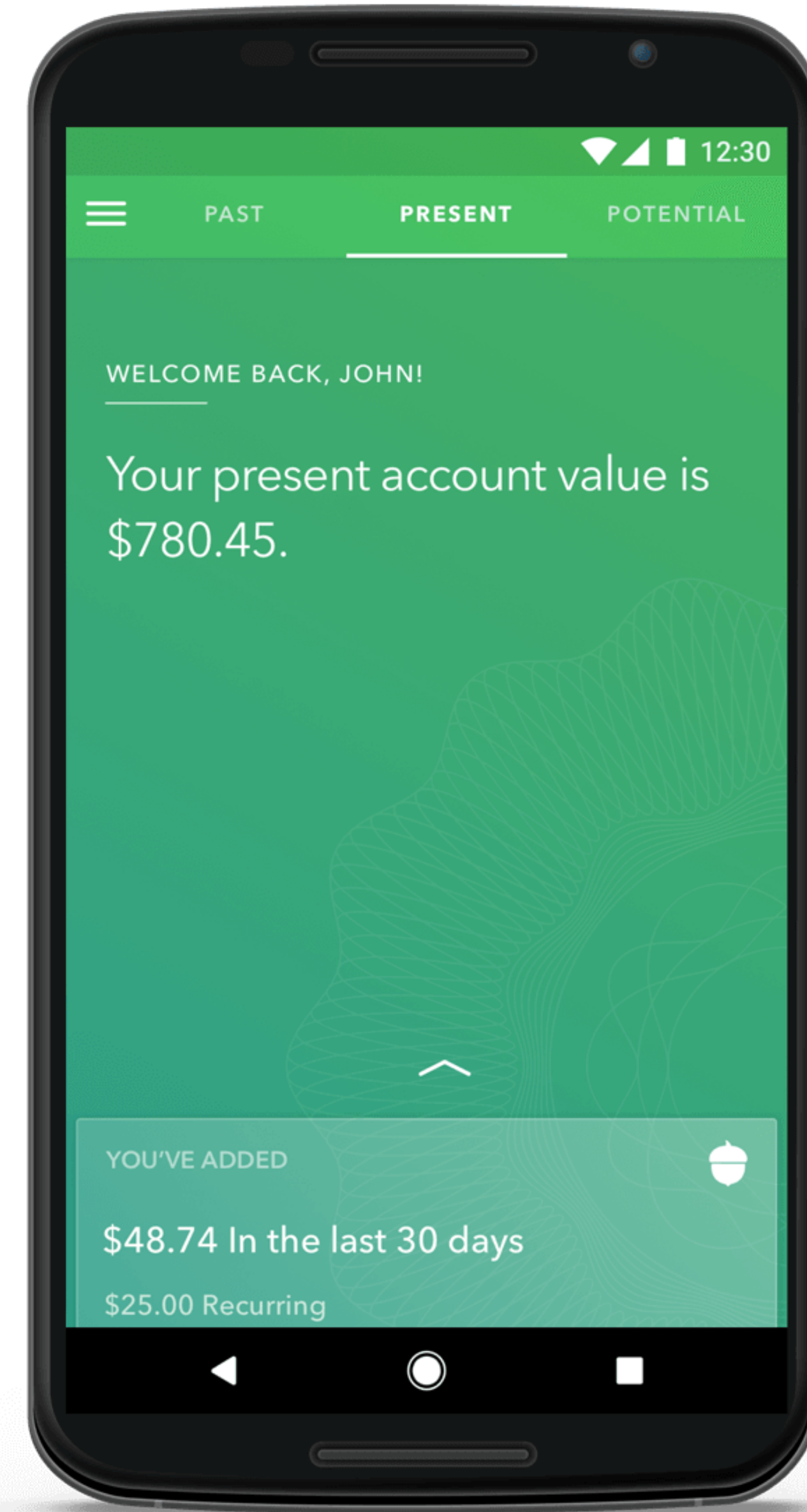


NO LEGACY
INFRASTRUCTURE
TECHNOLOGY
CULTURE
BRANCH NETWORK
BOARD MEMBERS
PROCESSES
ANYTHING

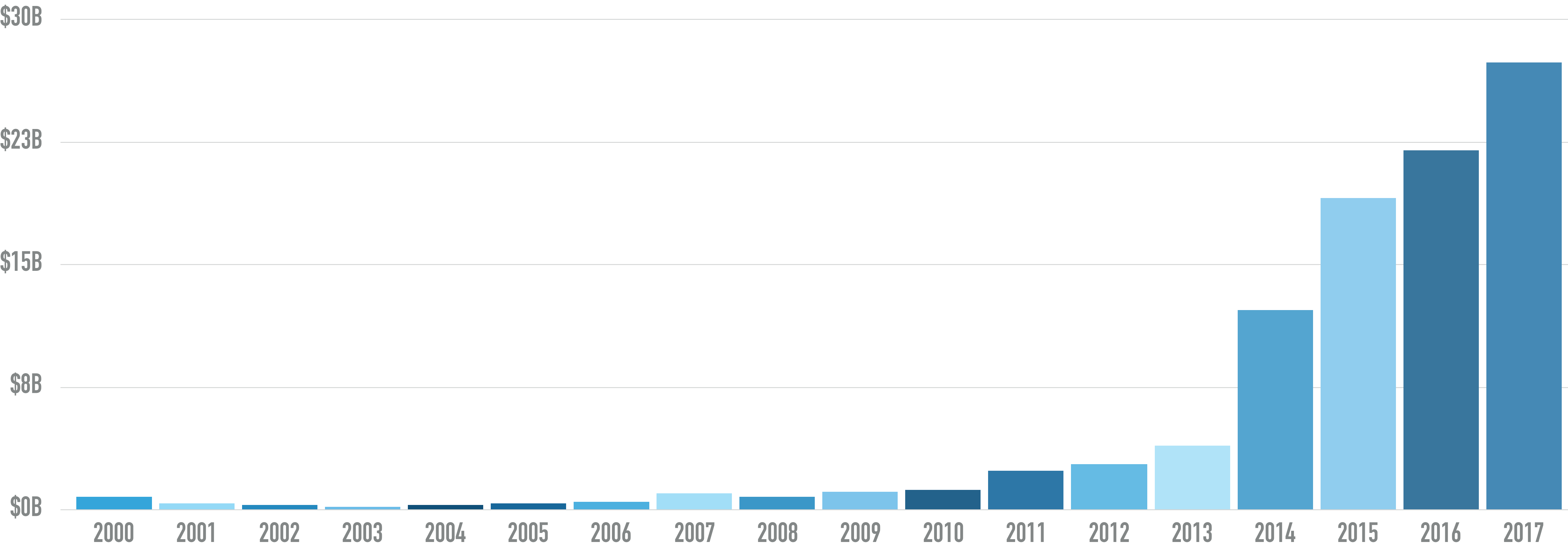


“WHEN I GO TO SILICON VALLEY...
THEY ALL WANT TO **EAT OUR LUNCH.**
EVERY SINGLE ONE OF THEM IS GOING TO TRY.”

– Jamie Dimon, JPMC Chairman



GLOBAL FINTECH INVESTMENT



DISRUPTION!... RIGHT?

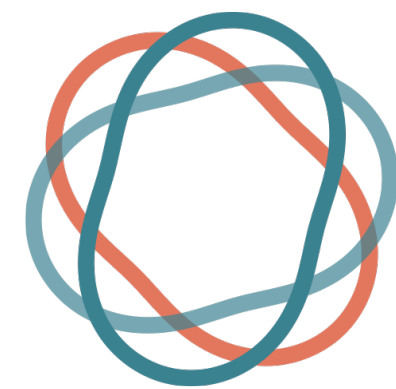
* Source: 2000-2015 data from CB Insights; 2016 & 2017 data from Accenture



That's all Folks!

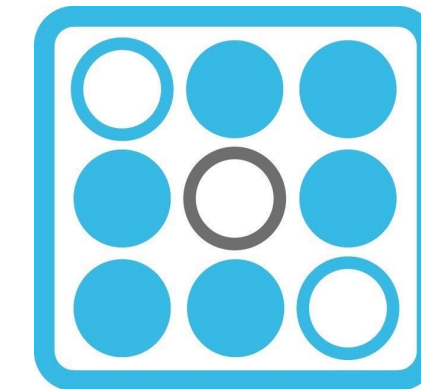
Moven.
spend, save & live smarter

6 years, 60k accounts



SIMPLE

8 years, 100k accounts?



SoFi

6 years, 250k accounts

EVERYONE IS "FIXING" BANKING???

Silicon Valley Tried to Upend Banks. Now It Works With Them.

By NATHANIEL POPPER FEB. 22, 2017





NO LEGACY
INFRASTRUCTURE
TECHNOLOGY
CULTURE
BRANCH NETWORK
BOARD MEMBERS
PROCESSES
ANYTHING



**NO EXISTING
ACCOUNTHOLDERS
BRAND
GOODWILL
CULTURE
BRANCH NETWORK
EXPERTISE
ADVANTAGES**

NOW



Target Market

Human? We have the perfect money thing for you.



GREAT SERVICE BANK

800-555-5555 | 12 convenient branches
RatherLongURL.org | Download our app!



NEWMAN

Meet The Accumulating Families



TARGET AUDIENCE

Key Demographics

Family structure: Family

Average HH Income: \$92,800

Race: Primarily White, with Asian, Hispanic.

Trust: Internet, Radio, Magazines, Newspapers

ONLINE RANKING

1. **Mobi-Xplorers**
2. Mobi-Essentials
3. Netizens
4. Homepagars
5. Online Financials
6. Online Occasionals
7. Offliners

MOBILE RANKING

1. Mobile Ad & App Happy
2. **Mobile App-Happy**
3. Mobile Minimalists
4. Mobile If I Must
5. Disconnected

EMOTIONAL OUTLOOK

The Accumulating Families try to eat dinner with their families almost every night and consider spending time with their families their top priority. A healthy work-life balance is a challenge for these households. Accumulating Families consider themselves social, and their kids have impact on the brands selected. This group lists shopping as a way to relax and view their phones as a source of entertainment.

ONLINE & MOBILE HABITS RANKING

Internet: Mobi-Xplorers. Very active online and use mobile web for entertainment purposes, such as downloading and streaming live TV and other video as well as obtaining entertainment information. Mobile maps and directions as well as websites with other local information are also very popular with Mobi-Xplorers.

Mobile: App Happy. Carry their cell phones everywhere they go. Use their cell phones to make calls from home, and text messaging is an important part of their daily lives. Phone is entertainment. Unlikely to be open to special offers &

TOP LIFESTYLE HABITS

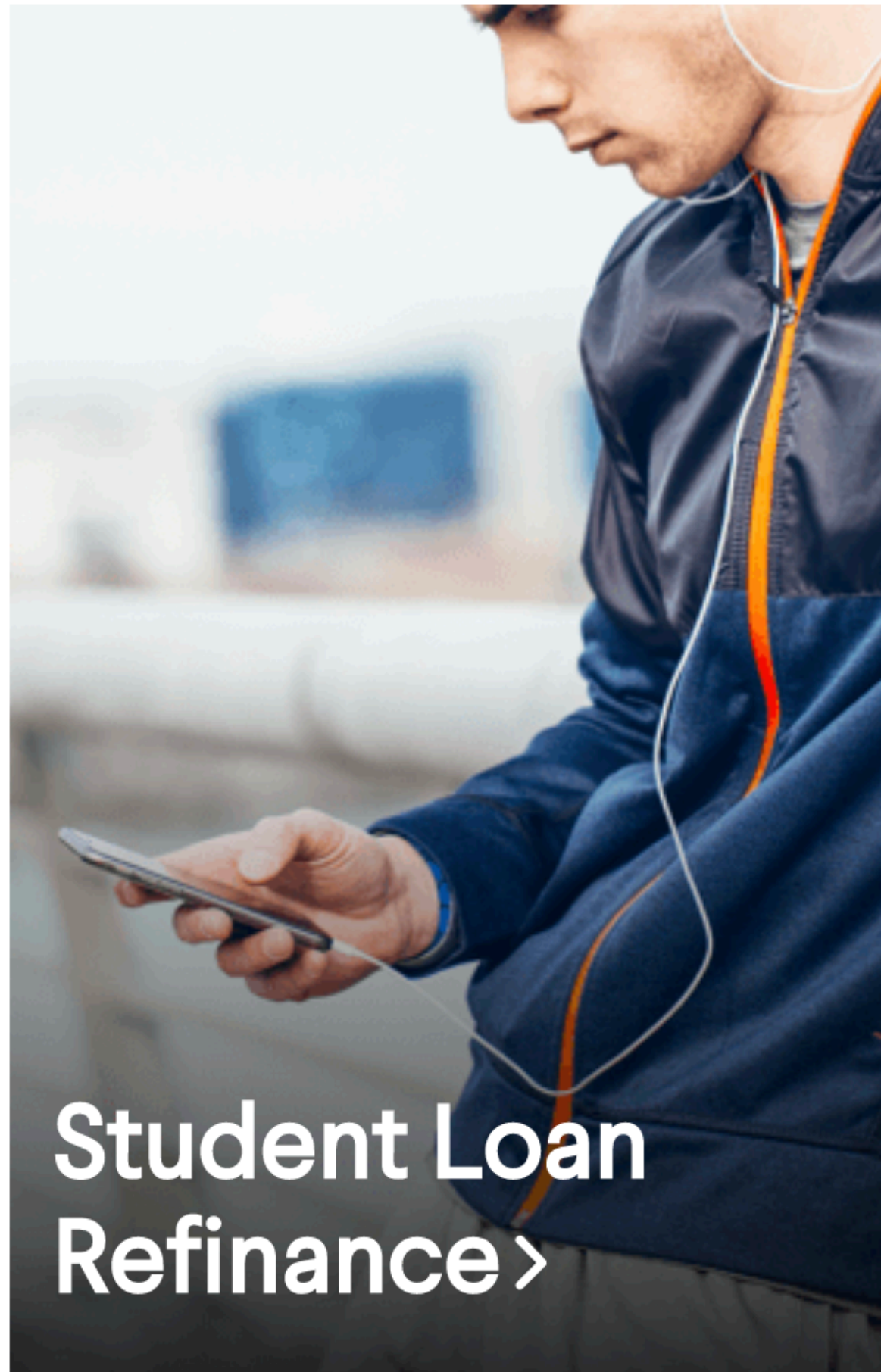
Online & Electronics: Rank as heavy internet users. Own digital camcorder. Online use through Nintendo 3DS. Social media with Facebook, Twitter. Use LinkedIn and CareerBuilder. Visit Shutterfly, Disney, Crate & Barrel, ProFlowers, LL Bean, Staples, NBA. Make internet purchase for business and pleasure.

Print & Alternative: Parenthood, Airline, and Sports Mags. Sunday Newspaper. Heavy for outdoor – out-of-home. Notice mobile ads, movie ads, billboards, in-store digital ads etc.

Cable & Network Media: PBS Kids Sprout, The Disney Channel, GAC, Nickelodean, NBC Sports, ESPN News, Teen Nick, TLC, HGTV, Outdoor, FUEL, Fox Sports.

Radio: Satellite, Classic Rock, Country, College Football, ESPN, adult contemporary, rock, classic hits. Weekdays 6am -10am. Weekends 3pm-7pm. 30 min – 1 hour.

Building a better type of loan. And then some.



Student Loan Refinance >



Mortgage Loans >



Personal Loans >



Wealth Management >



WHO IS OUR TARGET?

Community



SECURITY
BANK
BUILDING

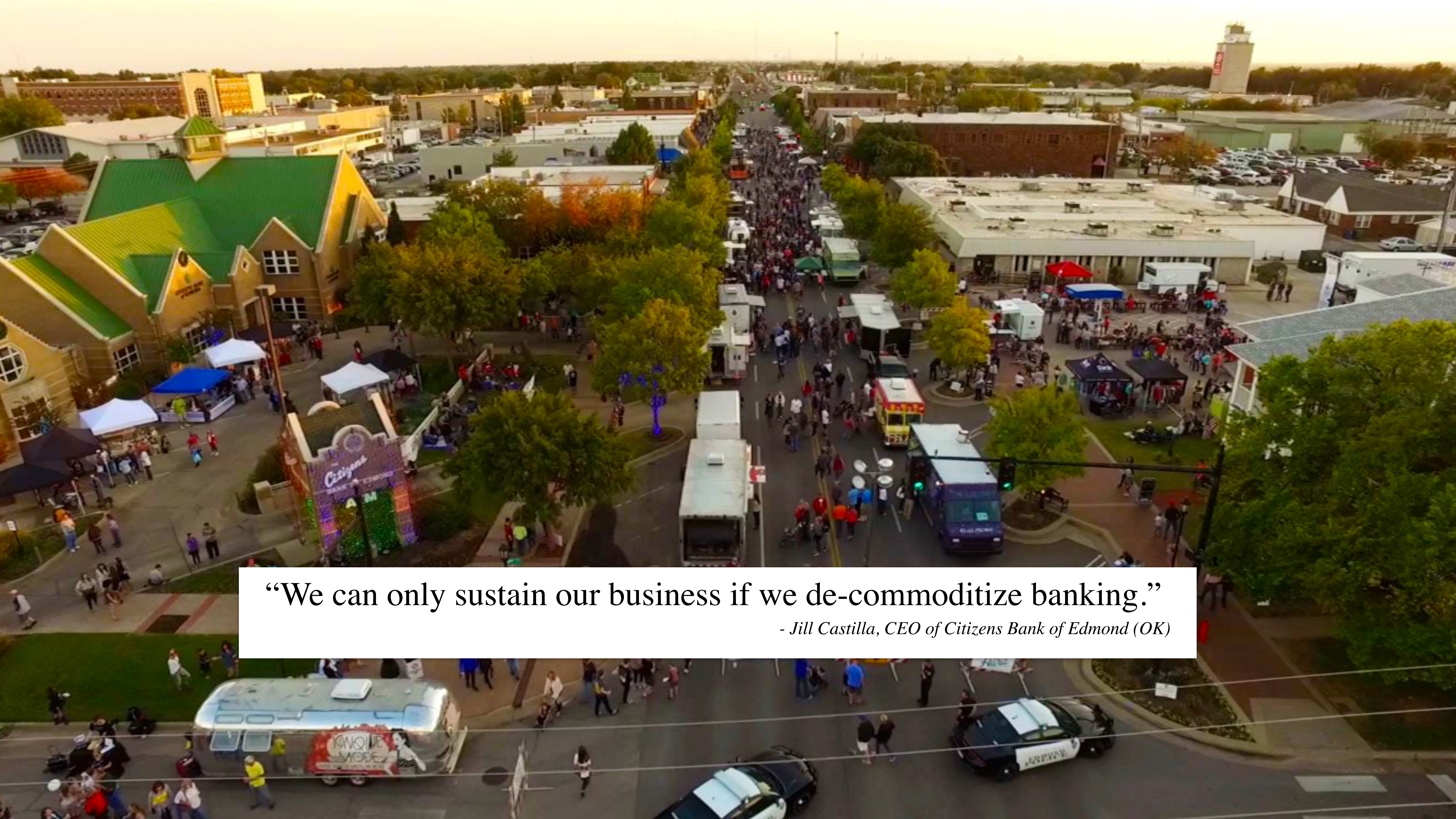


BUNDLE &
SAVE 30%

SECURITY BANK



02



“We can only sustain our business if we de-commoditize banking.”
- Jill Castilla, CEO of Citizens Bank of Edmond (OK)



Tweets **33K** Following **8,838** Followers **13.2K** Likes **58.9K** Lists **79**

Following

Jill Castilla

@JillCastilla Follows you

President & CEO @CitizensEdmond @midtownbank @vault_405; Creator @HeardonHurd; ❤️s #Edmond #OKC #fintech; @usarmy wife/mom/vet Views=Mine

Edmond, Oklahoma

[linkedin.com/in/jillcastilla](https://www.linkedin.com/in/jillcastilla)

Joined March 2012

Tweet to Message

277 Followers you know



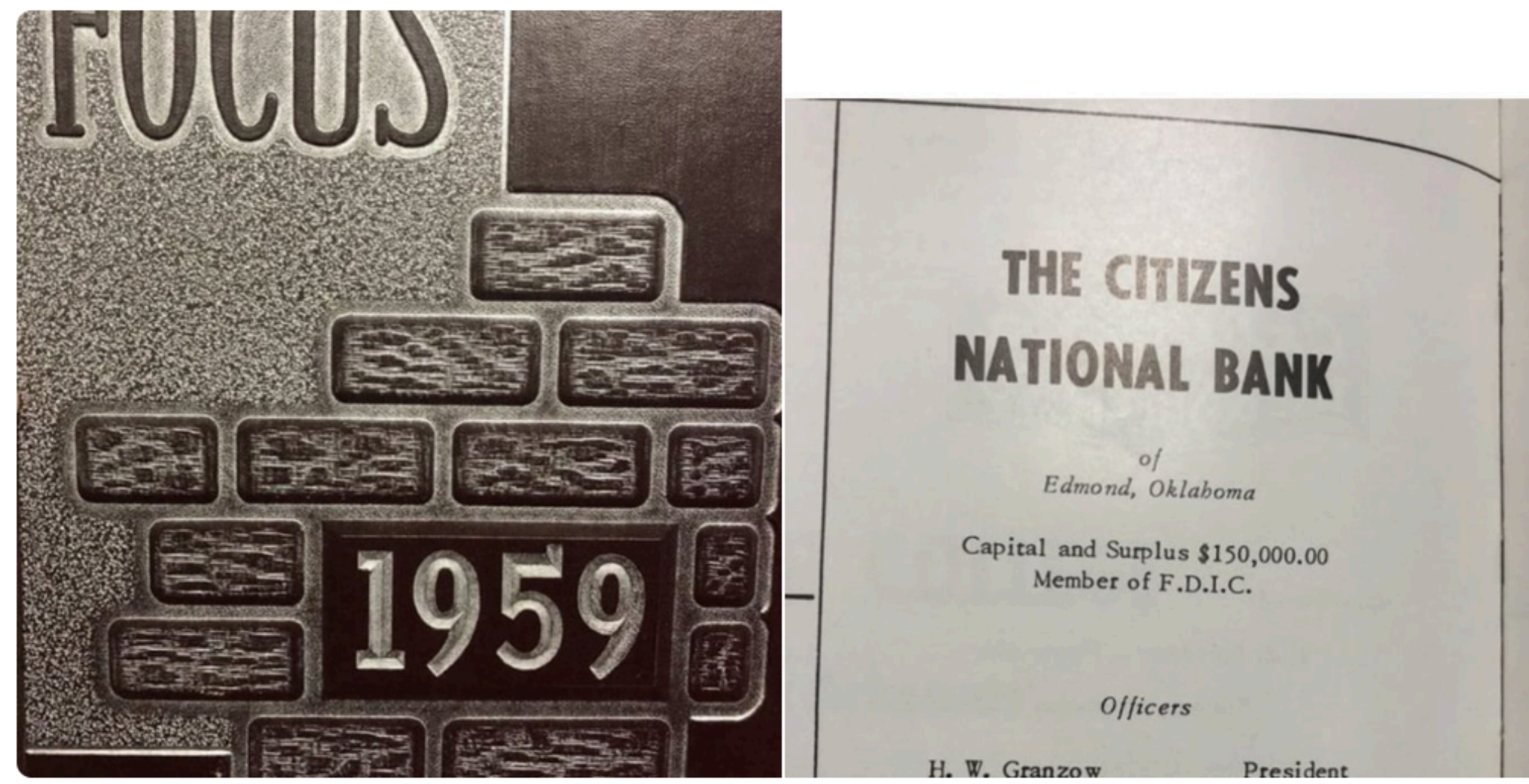
Tweets **Tweets & replies** Media

Pinned Tweet



Jill Castilla @JillCastilla · Apr 23

1959 was @okchristian's 1st year in Edmond & @CitizensEdmond was showing the ❤️ way back then!! So proud of our partnership!



Who to follow · Refresh · View all



Citizens Bank @CitizensE...

Follow



CBE's Heard on Hurd @h...

Follow



Oklahoma Hall of Fame ...

Follow

Find people you know

Trends for you · Change

#WednesdayWisdom

@BankIndustrial and @HarvardBiz are Tweeting

Bank brings co-working space to Edmond

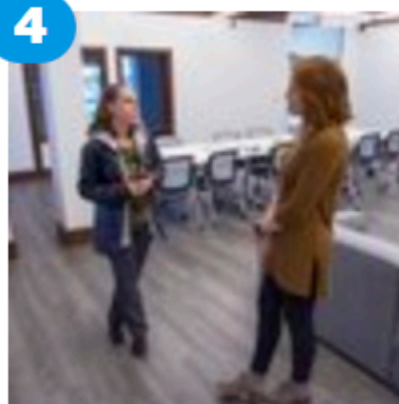
By Eriech Tapia For The Oklahoman | January 2, 2018



19 shares



4



EDMOND — Downtown Edmond soon will have its newest co-working space as well as another local grocery store, all powered by a downtown bank.

The new space is being called Vault 405, which will combine businesses from a range of professions into a membership space-sharing center.

**“COMMUNITY” IS NO LONGER
DEFINED BY HILLS, RIVERS,
& RAILROAD TRACKS.**

Product

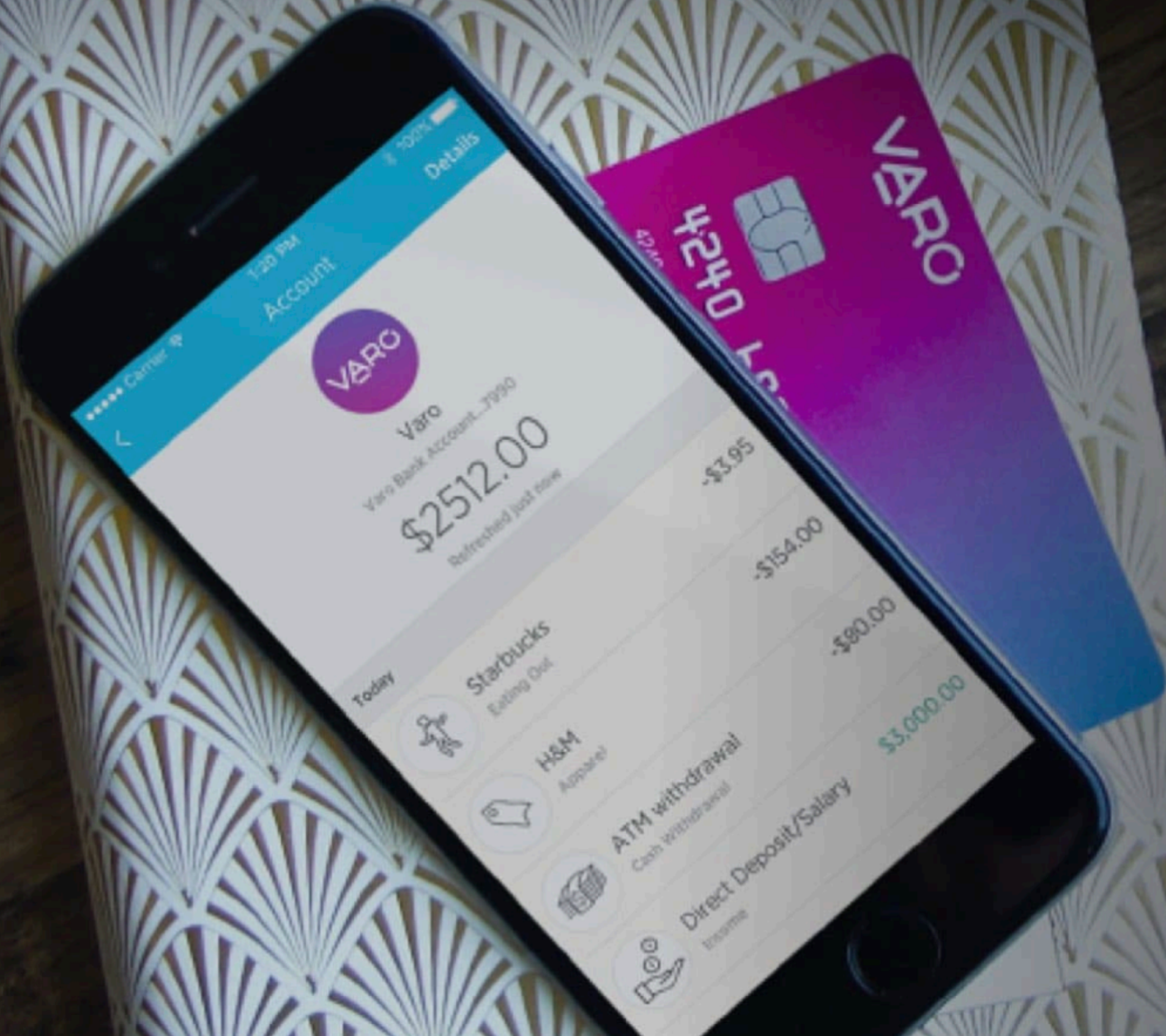


if you try to be everything to everyone, you'll be nothing to no one



The Average Community Bank Has 50+ Offerings

Adjustable Rate Mortgage	Debit Mastercard/ATM Card	Merchant Credit Card Services	Relationship Checking
Affordable First Time Home Buying Program	eStatements	Mobile Banking	Relationship Plus Checking
Auto Loan	Fixed Rate Mortgage	MyChecking	Remote Deposit Capture
Basic Checking	Health Savings Account	Night Depository Service	Retiree Checking
Bill Pay	Home Construction Mortgage	Non-Profit Checking	Safe Deposit Boxes
Certificates Of Deposit	Home Equity Loan/LOC	Notary Public and Signature Guarantee	Small Business Checking
Certified Checks	Individual Retirement Accounts	Online Banking	Student Checking
Check Reorder	Kasasa Cash	Overdraft	Student Plus Checking
Classic Checking	Kasasa Loans	Payroll Processing	Telephone Banking
Commercial Checking	Kasasa Saver	Personal Money Orders / Treasurer's Checks	U.S. Savings Bond
Credit Card			Unsecured Loan
DBA Checking			Wire Transfers



Everyone deserves a personal banker in their pocket

Enter your phone number to download the app.

Your phone number

Text me the link



We're building a new kind of bank account and reinventing the banking experience.

“BEST IN THE WORLD”

TAKES FOCUS.

Service

Views

Journey by Stage

PDF

Legend

Columns

Lifecycle Stage

Rows

Department/Owner

Colors

Channel

- Mass Media
- Web
- In Person
- Hard Copy
- E-mail
- Phone Call

Icons

- Moment of Truth
- Best Practice
- Pain Point

Filters

Unmapped TPs (0/38)

- Maps
- Reports
- Charts
- Notes
- History

	Phase One			Phase Two				
	Look for a new bank	Become a new customer		Maintain relationship with the bank				
Marketing	Social Media ★	Online Advertising (Banner Ads)	Newspaper Advertisement	Loan Product Brochure	Account Opening Forms ⊘	Social Media	Newsletter	Financial Expert Reports ⊘
	Radio Ads ⊘	Billboard ⊘	TV Advertisement			Email Marketing Campaigns ★		
Branch Office	Financial Advisor ♥★	Loan Officer ♥		Loan Applications ★	New Account Disclosures	Calls Local Branch ★	Deposit Receipts	Loan Applications ⊘
				Loan Officer	New Account Disclosures ⊘	Financial Seminar ⊘	Teller withdraw ★	
Online Banking				Approval Letter ♥★	Checks Balance Online	Notices ⊘	Monthly Statements ♥★	Loan Applications ⊘
				Loan Applications ⊘		Account Alerts ★	Customer Surveys ★	
Customer Service				Customer Care Inquiry		Call Center Inquiries ♥⊘		
Bank Office				Debit Card ♥★	Checks	Monthly Statements ♥★	Notices	
				Denial Letter				

Small Business Loans for the Real World

Get quick access to working capital
with a Kabbage line of credit.

[Apply Now](#)

QUESTIONS?

888-986-8263

There's a better way to fund your business

Accessing small business funding shouldn't be complicated or time-consuming, so Kabbage developed a simple way to get up to \$150,000 in minutes.¹

[▶ Watch video](#)



Wpłatomat

Wpłatomat

Idea Bank

IDEABANK

**CUSTOMER EMPATHY
YIELDS OPPORTUNITY.**

Delivery





BNA Bank



Strength and Commitment, Respect and Integrity, and Honor
Community, Respect and Integrity, Strength and Stability, and History
Stability, Commitment, Respect and Integrity, and Honor
Everything

about
Main Street
not

AMBER BUTCHER

MELISSA BONES



WELCOME



Insert NRIC

Take Receipt

Take New Card

Insert Card

Take To

Document Scanner

Enter PIN



XTM

XTM SURE MERKEZİ BAĞLANTISI



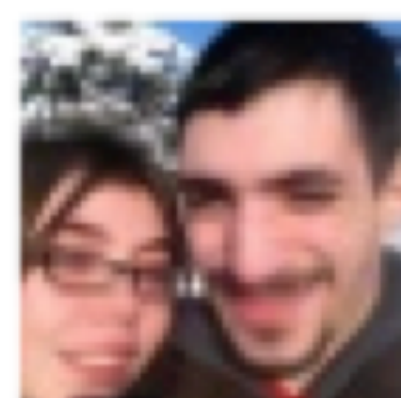
0

5

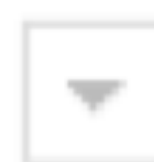
BELGE KABUL

10

KES



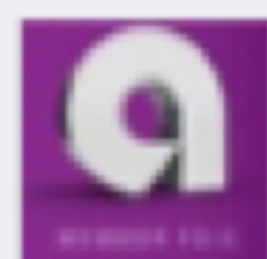
Terry Weiss ▶ **Ally Bank**



Yesterday at 6:09am near Alexandria, VA · 🌐

It's really encouraging to see an actual, real bank respond so actively to feedback on Facebook! I'm truly shocked. Thanks for being such an awesome bank, Ally!

Like · Comment



Write a comment...

← TD
ACTIVE 1 MINUTE AGO



TD
433k people like this
Bank/Financial Institution

16:54

Hello

Conversations are retained for quality, legal and regulatory purposes. For your own security and safety, never send personal or confidential information (account numbers, PIN numbers, usernames, passwords or any other confidential information) by messenger.

Hi Daniel, how can we help you out today? -Andrew

Hi Andrew, I'm just wondering what time the bank closes today



Write a message



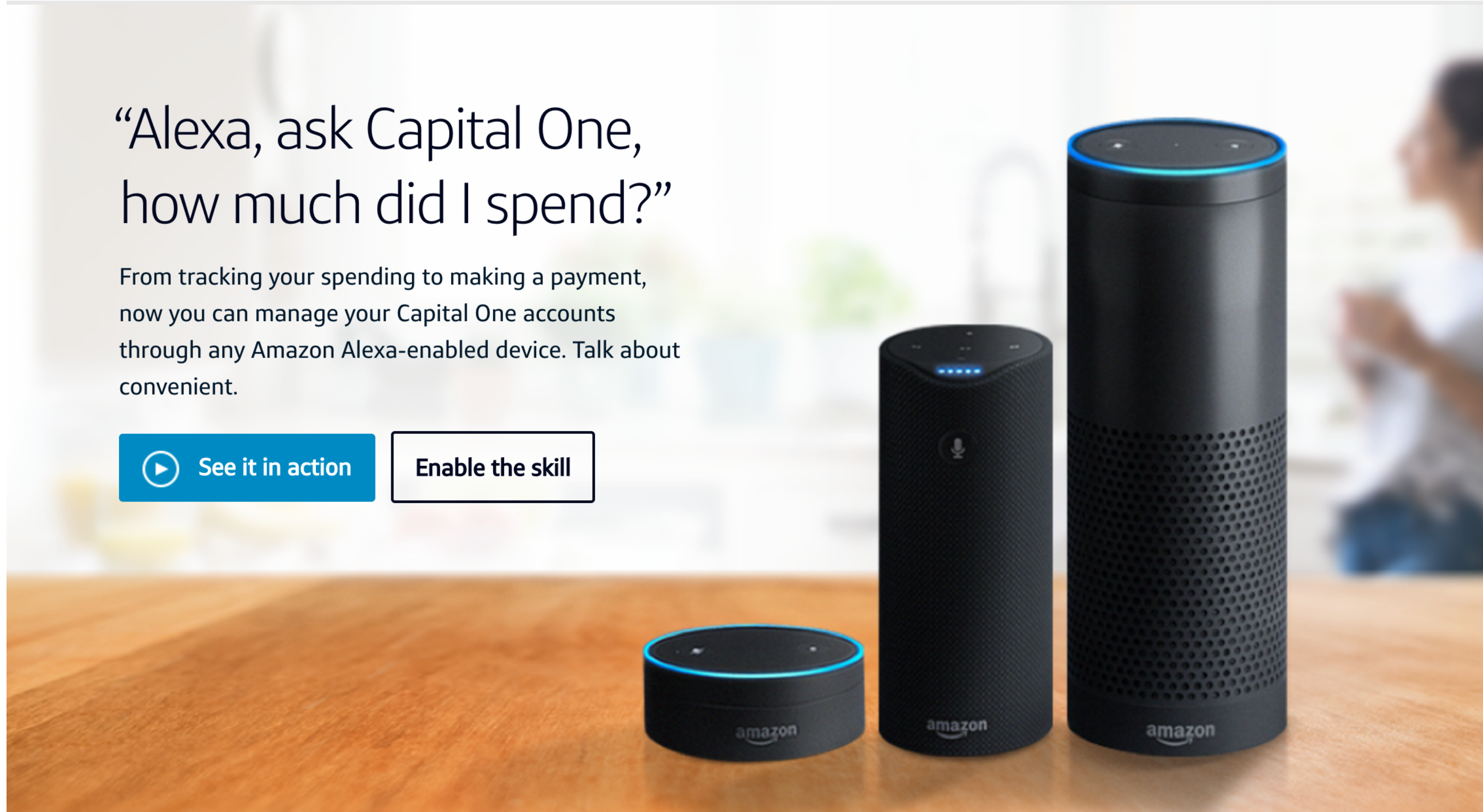


“Alexa, ask Capital One, how much did I spend?”

From tracking your spending to making a payment, now you can manage your Capital One accounts through any Amazon Alexa-enabled device. Talk about convenient.

[▶ See it in action](#)

[Enable the skill](#)



Manage your Capital One accounts simply using your voice

See Finie Personal in Action

I have this large grocery list, can I spend \$200 at Whole Foods?

Out of what you normally spend in a month on supermarket and groceries, you have about \$246 remaining.

Oops! I have been spending a lot on grocery stores, how about I spend only ... \$100?

You will have about \$16,000 left in your account if you spend \$100 on Whole Foods. In a typical month, you spend about \$760 on supermarket and groceries. And you have \$446 left based on what your normally spend in a month.

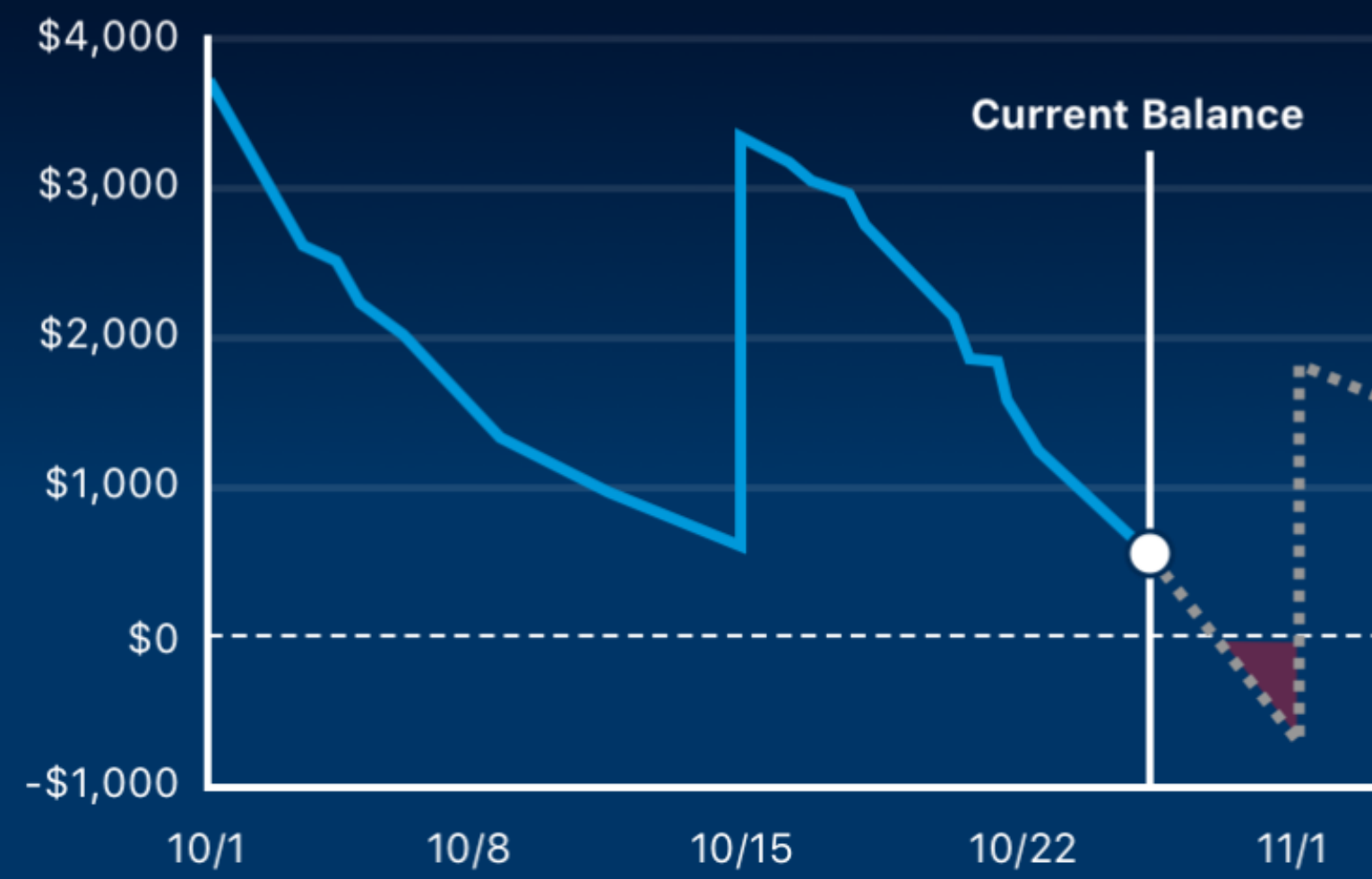
[WATCH DEMO VIDEO](#)

erica

What's my checking balance?



Your current balance is \$521, but I've noticed your spending is higher than usual this month. This could lead to a low balance or overdraft.



~~CUSTOMER SERVICE~~

INTUITIVE SERVICE

Marketing

A close-up photograph of a Rolodex filled with numerous index cards. The Rolodex is black and has the brand name 'ROLODEX' printed on its base. The index cards are stacked high, and some are slightly offset, showing their edges. The lighting is warm and focused on the Rolodex, with a blurred background. Overlaid on the center of the image is the text 'KYC, for realz.' in a large, bold, white, sans-serif font.

KYC, for realz.





PEOPLE NEED THINGS WHEN THEY NEED THEM



john waupsh,
Based on your recent visit, we thought you might be interested in these items.

Outdoor Heaters



[Thermo Tiki Deluxe Propane Outdoor Patio Heater - Pyramid...](#)
by Thermo Tiki

List Price: ~~\$579.98~~
Price: **\$289.99** ✓Prime
You Save: **\$289.99(50%)**
Sold by Mix Wholesale and Fulfilled by Amazon.

[Learn more](#)

[Add to Wish List](#)



[AZ Patio Heaters Patio Heater, Quartz Glass Tube in Hammered...](#)
by AZ Patio Heaters

Was ~~\$166.31~~
Price: **\$165.44** ✓Prime

[Learn more](#)

[Add to Wish List](#)



[AZ Patio Heaters HLDS032-GTTHG Portable Table Top Glass Tube...](#)
by AZ Patio Heaters

Was ~~\$102.78~~
Price: **\$99.70** ✓Prime

[Learn more](#)

[Add to Wish List](#)

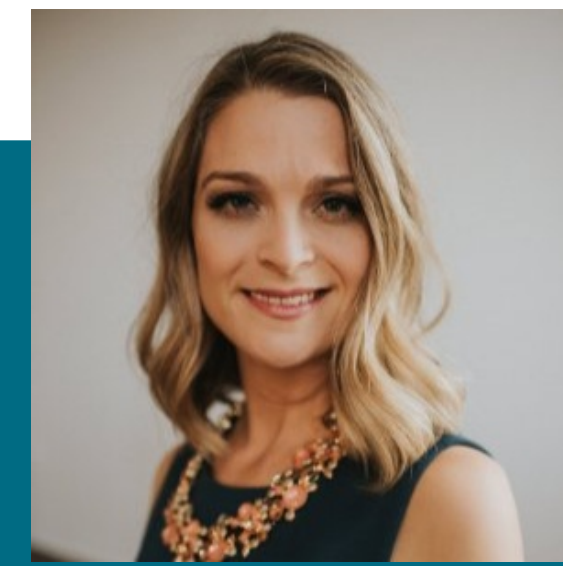


[Resort Model 40,000 BTU 4-Sided Pyramid Style Glass Tube Flame...](#)
by AZ Patio Heaters

Price: **\$327.77** ✓Prime
Sold by Mr.Patio and Fulfilled by Amazon.

[Learn more](#)

[Add to Wish List](#)



Joe

Lauren

Marketing Director at a \$275MM FI

Marketing Director at a \$275MM FI

7-10 Years Experience

7-10 Years Experience

**1 Marketing Coordinator
1 Part-time Creative Resource**

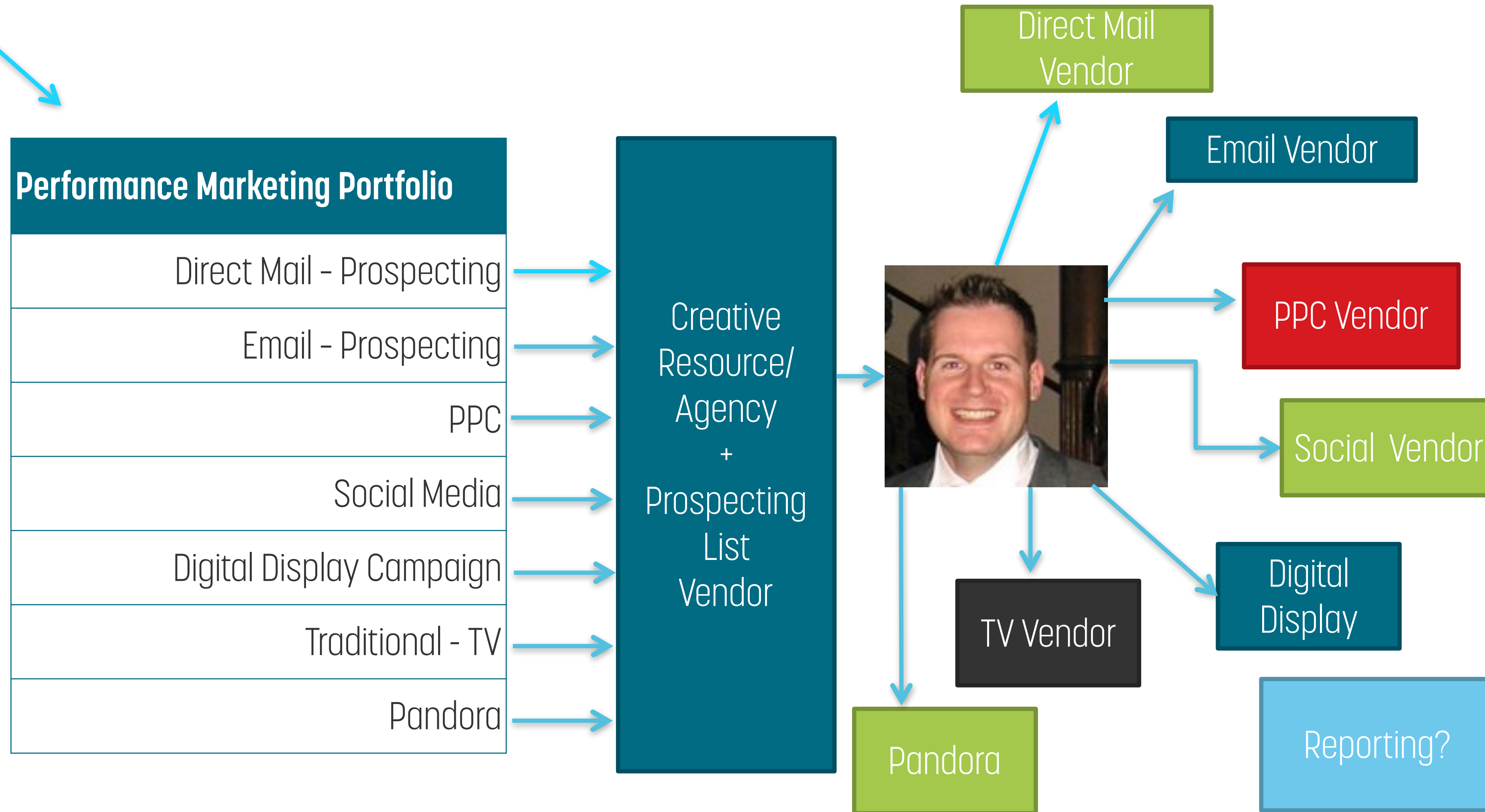
**1 Marketing Coordinator
1 Part-time Creative Resource**

Does not use marketing automation

Uses marketing automation

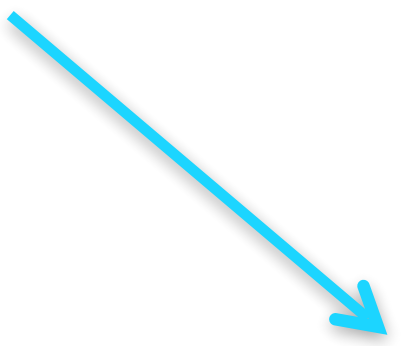


Joe





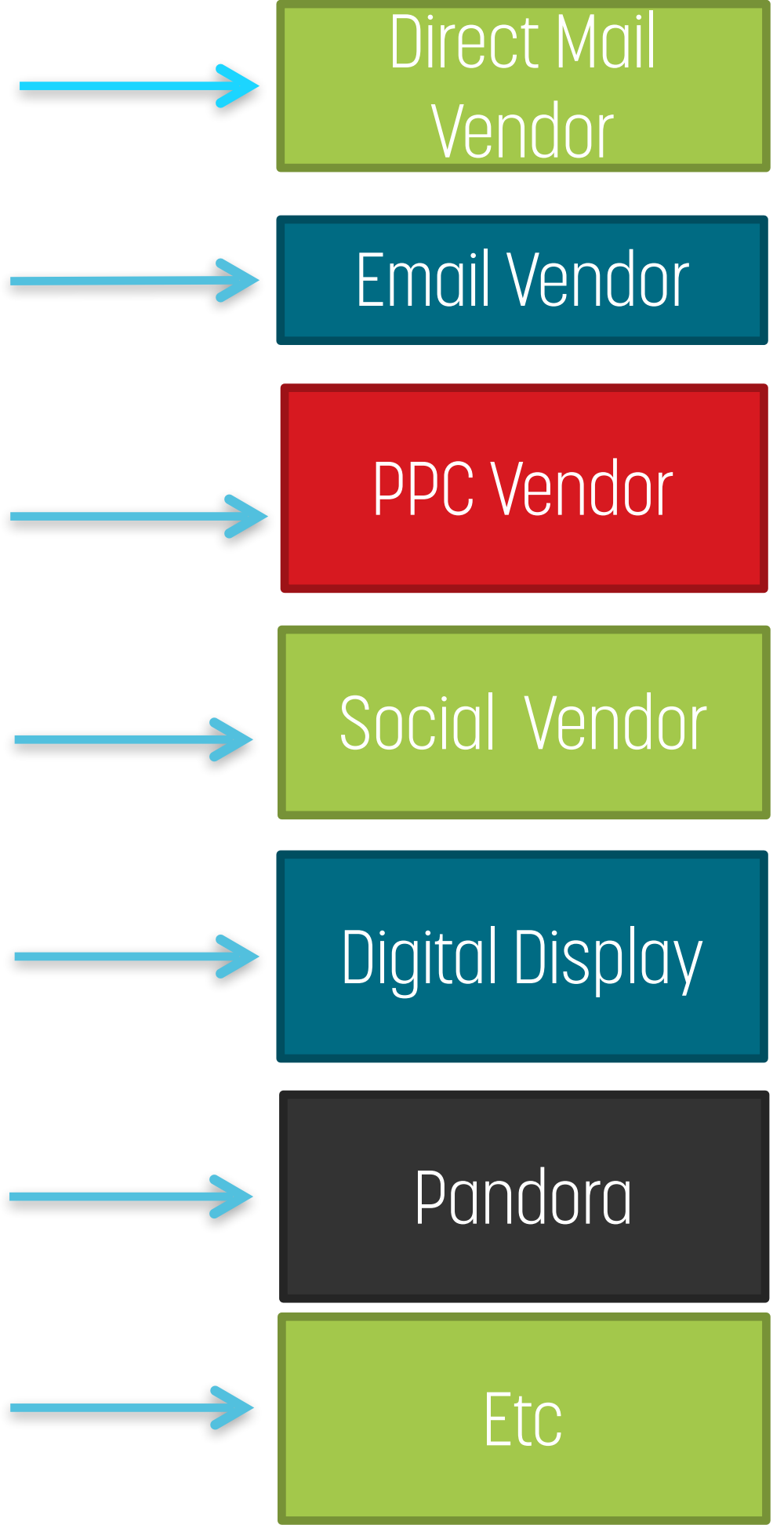
Lauren



Performance Marketing Portfolio
Direct Mail - Prospecting
Email - Prospecting
PPC
Social Media
Digital Display Campaign
Traditional - TV
Pandora
Lifecycle Engagement Plan
Welcome Email
Birthday Email
Anniversary Email
Cross-sell To Checking
Adoption (eStatement & Debit Card)



Marketing Automation Platform + Named List



Account Impact Reporting

MULTI CHANNEL ENGAGEMENT IS 2.8X TO 5.0X MORE EFFECTIVE THAN SINGLE CHANNEL



MORE REWARDS.
A **BETTER** ACCOUNT.
FREE **KASASA** CHECKING.



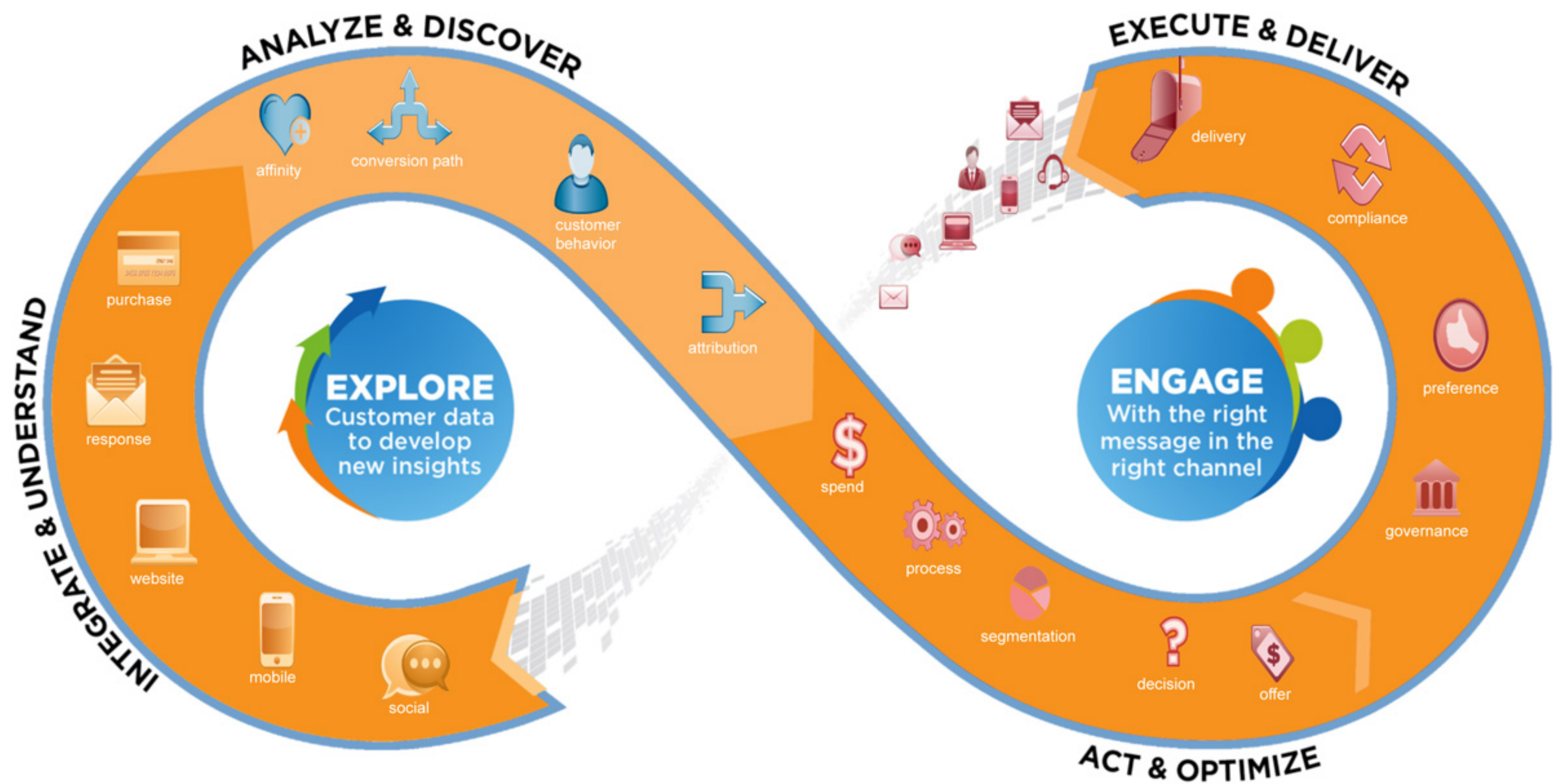
Ask for **KASASA**



The advertisement for Kasasa Cash features a red convertible car at the top and a grey sedan with red damage at the bottom. The text reads: 'Kasasa is to regular checking as @ is to'. Below the cars, it says 'Most checking options are pretty underwhelming. Free Kasasa Cash® breaks the mold by paying YOU for banking basics you're probably already doing.' and includes a 'Get Kasasa Cash' button. A large red '@' symbol is circled in red in the top right corner.

ALL THIS DATA MAKES COMMUNITY BANKING PERSONAL AGAIN





IMPROVE YOUR CAMPAIGN WITH A CONVERSATION

**DIGITAL ASSET MANAGEMENT
SYSTEMS, A MARKETING
AUTOMATION PLATFORM AND
LOTS AND LOTS OF DATA
MANIPULATION.**

START THEIR SEARCH ONLINE WHEN LOOKING FOR A BANKING SERVICE...



[All](#)[Images](#)[Shopping](#)[Maps](#)[News](#)[More](#)[Settings](#)[Tools](#)

About 10,000,000 results (0.66 seconds)

Bank of America® Checking | Open Your Account Today

[Ad](#) www.bankofamerica.com/Banking/ApplyToday

Easily **Open** a New **Checking Account** in Minutes. Visit and Apply Online Today.

Get A \$350 Welcome Deposit | For Eligible New Customers | HSBC.com

[Ad](#) us.hsbc.com/HSBC/Checking

Open A New Advance **Checking Account** With Qualifying Activities. Apply Online Now

Convenient banking · Global support · Financial guidance · Access online tools

[HSBC Choice Checking](#) · [HSBC Advance Checking](#) · [HSBC Premier Checking](#) · [HSBC Online Banking](#)

RBFCU Checking Accounts | Really Free Checking | rbfcu.org

[Ad](#) www.rbfcu.org/Checking/Free (800) 580-3300

Simple, Free Cash Back **Checking Accounts** at RBFCU. **Open** Yours Online Today!

\$0 in Monthly Fees · No Minimum Balance

BBVA Compass Checking Account | Personal Banking With Bill Pay

[Ad](#) www.bbvacompass.com/Clearconnect/Checking

Customized Banking With Bill Pay, Alerts & Mobile **Check** Deposits. Member FDIC.

[Personal Checking Account](#) · [Free Checking Account](#) · [Find A Branch Near You](#)

Compare checking accounts and reloadable debit cards in Baton ...

https://www.findabetterbank.com/Louisiana/Baton_Rouge/checking-accounts.html

FindABetterBank.com | Compare **checking accounts** from local banks and credit unions in **Baton Rouge, LA** and online banks serving Louisiana residents. ... Second Chance **checking accounts** are designed for people who are not allowed to **open** normal **checking accounts** due to past banking behavior or bad credit.

Checking Accounts | Pelican State Credit Union

<https://www.pelicanstatecu.com/accounts/personal-checking/>

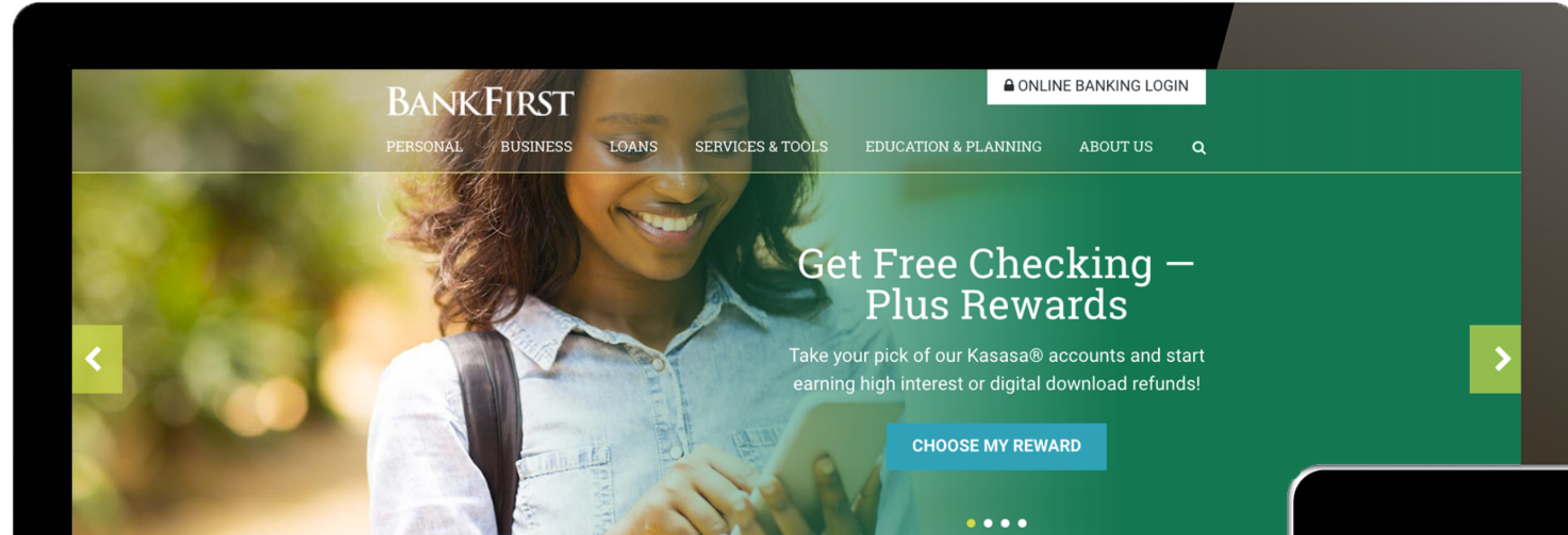
*You will be refunded up to \$25 for iTunes® and/or Amazon.com® purchases that post to and settle **account** during the first 60 days after you **open account**. Refunds will be credited to **account** by the second business day following the end on the last day of statement cycle in which refundable purchases were made.

Checking Account | Neighbors Federal Credit Union

<https://www.neighborsfcu.org/personal/checking-account/>

If you are **opening** a **checking account** in **Baton Rouge**, Neighbors Federal Credit Union can certainly help. Check out our **checking accounts**!

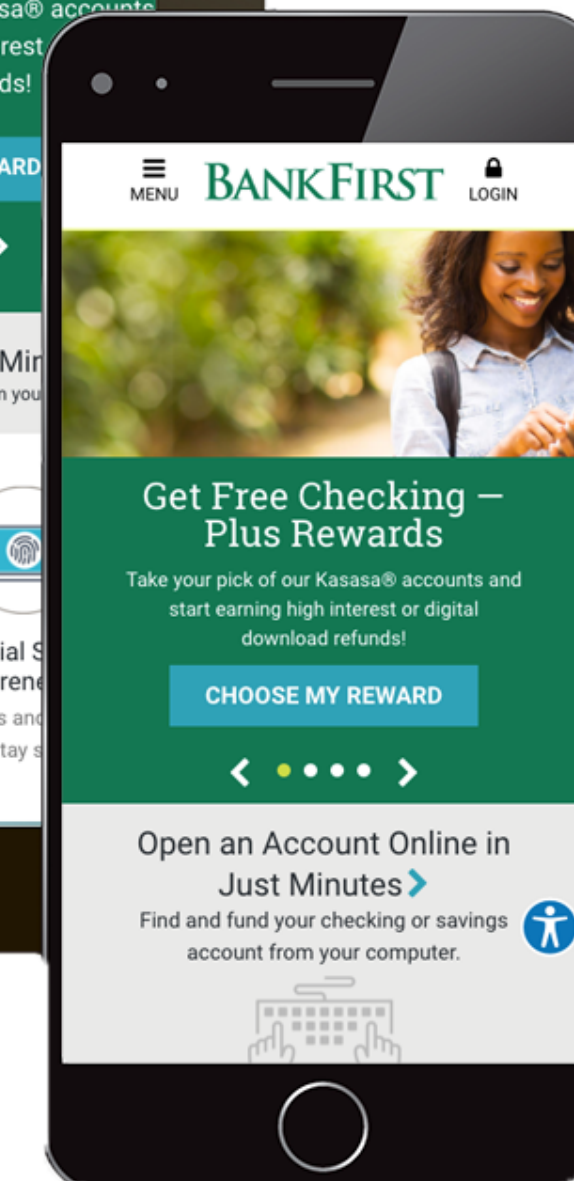
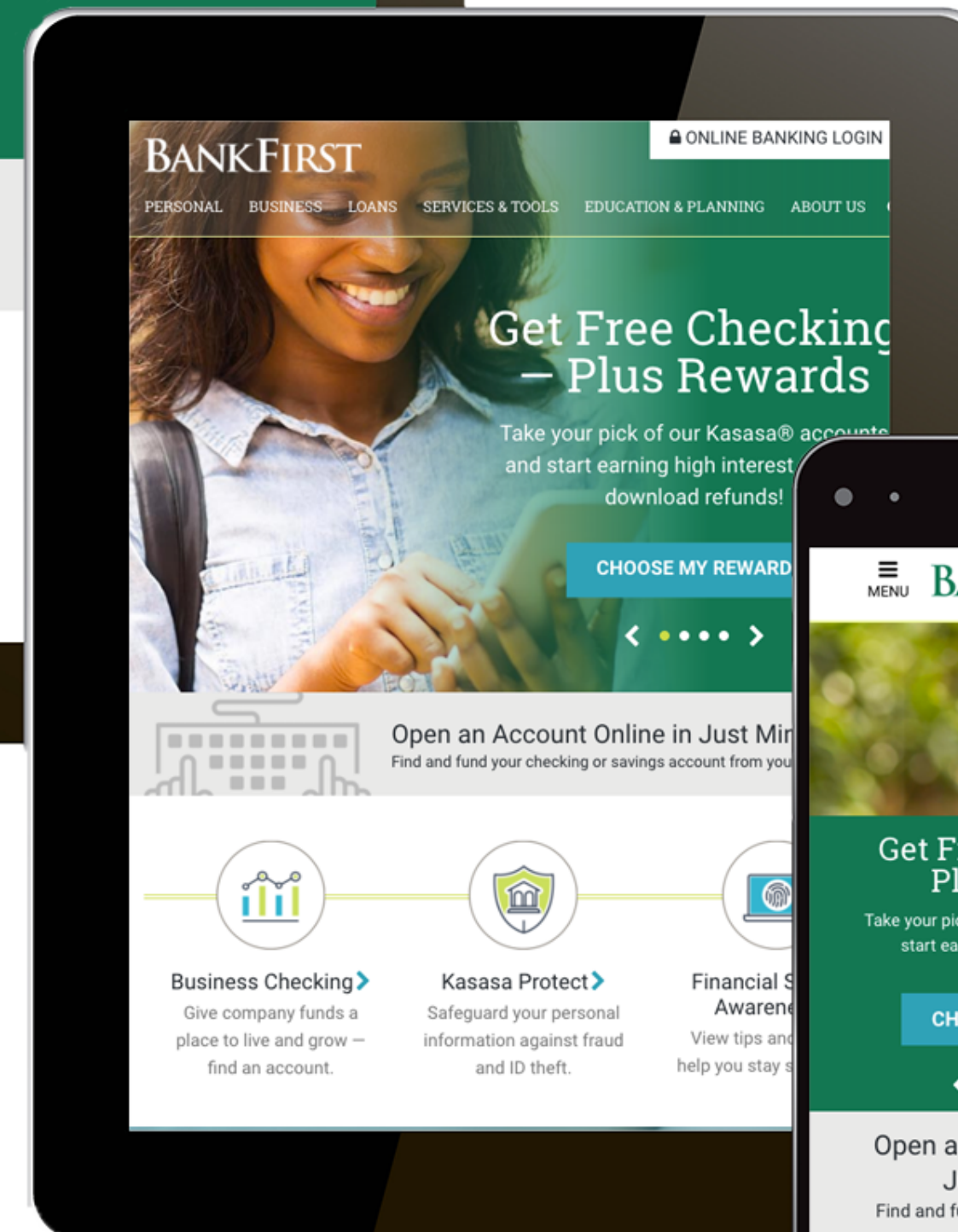
YOUR WEBSITE SHOULD DELIVER ACCOUNTS AND LOANS



Must Be ADA & Responsive

Must Compete In Search

Must Generate Demand



**YOU CANNOT OVER-
INVEST IN YOUR DATA.**

Competition



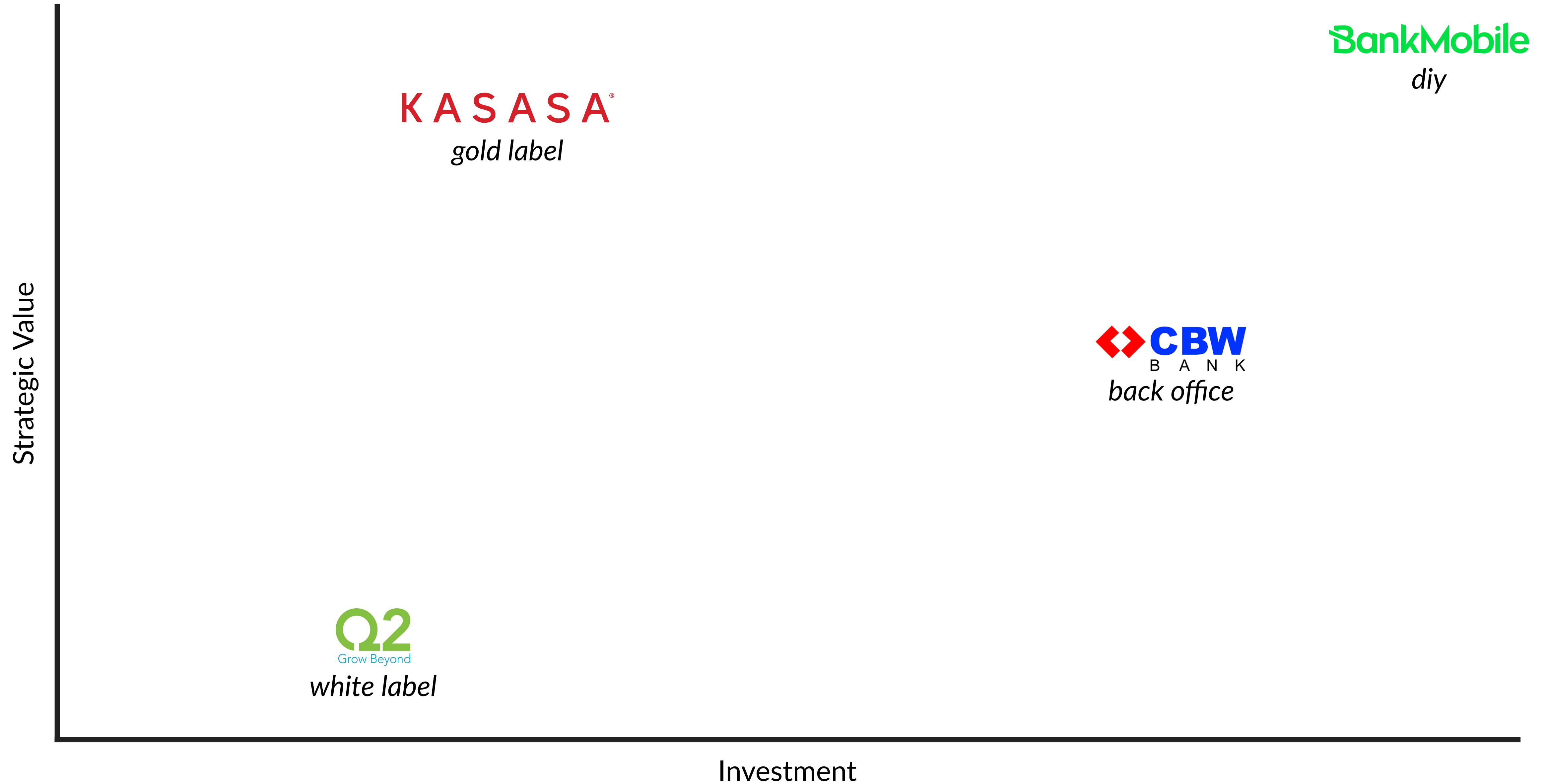
蚂蚁金服
ANT FINANCIAL



	PayPal	Square	SoFi	Marcus BY GOLDMAN SACHS	Google	Facebook	Apple	Amazon	AMERICAN EXPRESS	Moven	ally	N26	monzo	Revolut	蚂蚁金服 ANT FINANCIAL
Checking (FDIC)	✓	→ SOON	→ SOON					→ SOON	✓	✓	✓	→ SOON	→ SOON	→ SOON	→ SOON
Savings	✓	→ SOON	→ SOON	✓				→ SOON	✓	✓	✓	→ SOON	→ SOON	→ SOON	→ SOON
Persona/Auto Loans	✓		✓	✓				→ SOON	✓	✓	✓	→ SOON	→ SOON	→ SOON	→ SOON
Mortgages			✓	→ SOON				→ SOON			✓				→ SOON
Business Loans	✓	→ SOON						✓	✓			→ SOON	→ SOON	→ SOON	→ SOON
P2P Payments	✓	✓	→ SOON		✓	✓	✓	✓	✓	✓	✓	→ SOON	→ SOON	→ SOON	→ SOON
Investing			✓	→ SOON								→ SOON			→ SOON

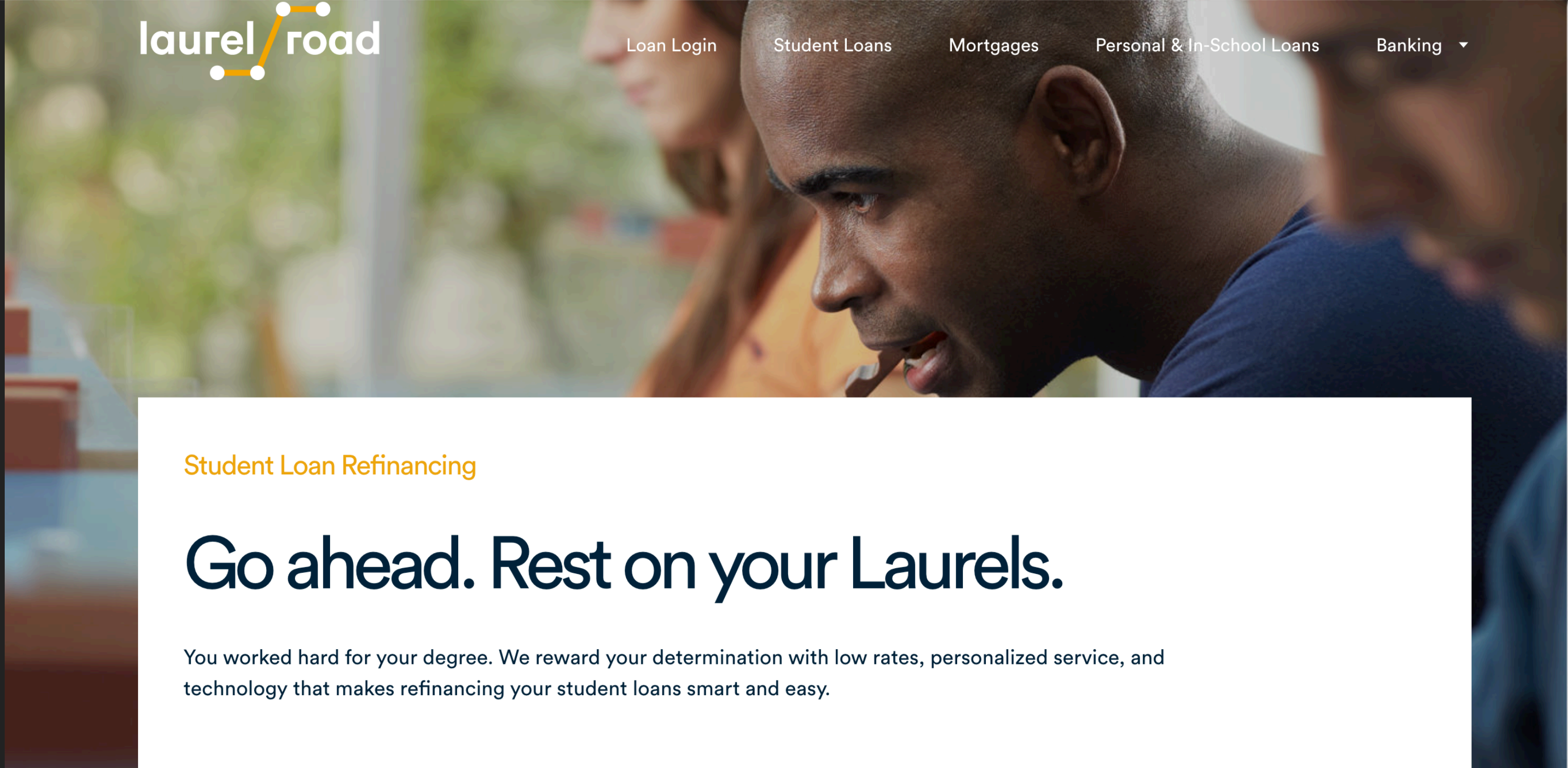
Partnerships

FOUR TYPES OF FINTECH + FI PARTNERSHIPS



DIY

"We can do everything ourselves, thank you."




laurel road


[Loan Login](#) [Student Loans](#) [Mortgages](#) [Personal & In-School Loans](#) [Banking](#) ▾

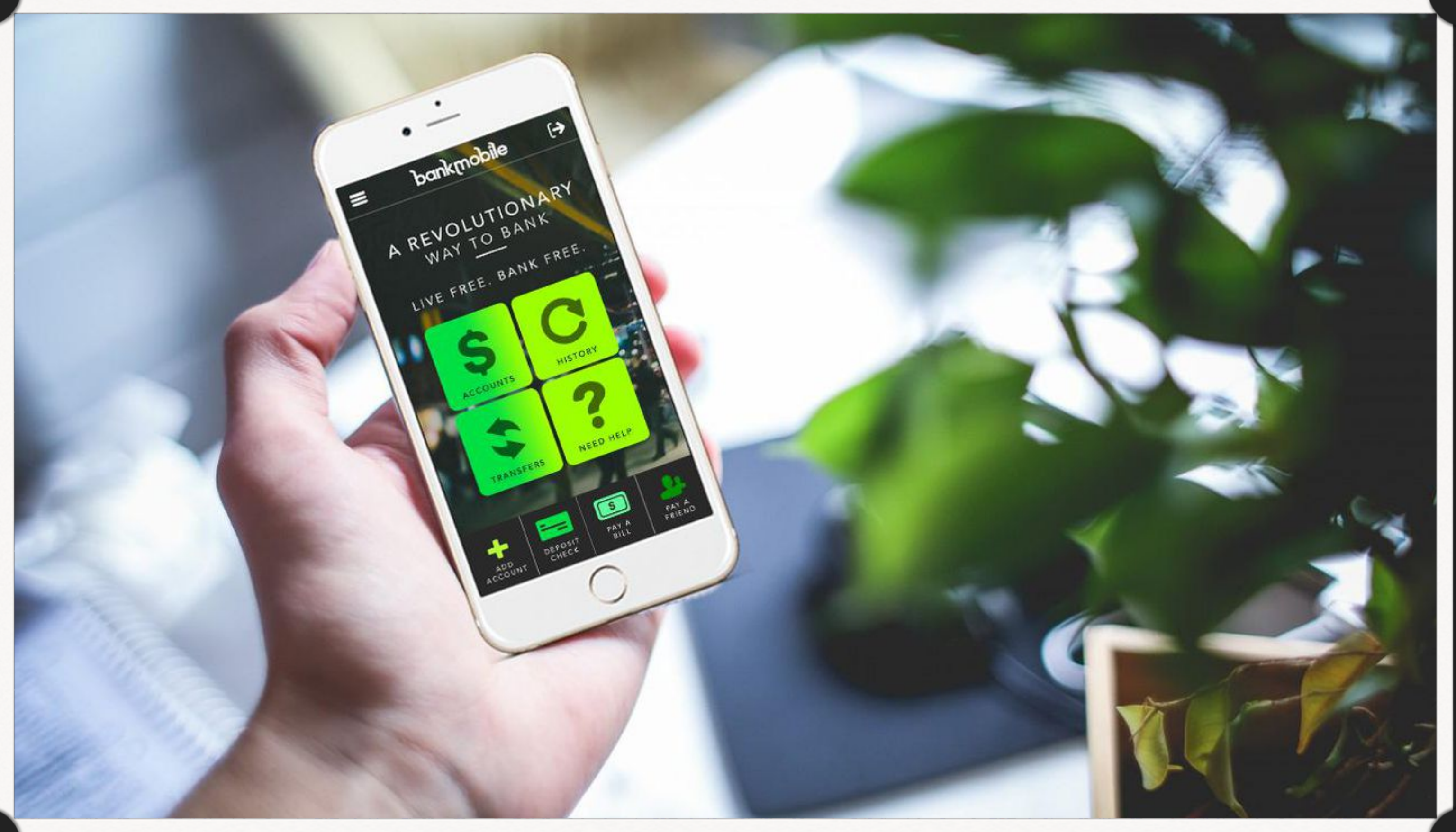
Student Loan Refinancing

Go ahead. Rest on your Laurels.

You worked hard for your degree. We reward your determination with low rates, personalized service, and technology that makes refinancing your student loans smart and easy.

 [More options for Medical Residents](#) ▶

 [More options for Parent Loans](#) ▶



BankMobile

White Label

“We want to bring fintech to market under our brand, and are confident we can make it successful.”



Bill Pay Center
Calendar

Balance Summary (2)

Advantage Checking -7890	\$623.00
Money Market Savings -4567	\$1,000.00
Total: \$1,623.00	

To-Do List (6)

- Overdue 8/15/2008
American Express \$453.00
-amex nick [Remove](#) | [Pay](#)
- Ford Motor Credit 9/02/2008
-ford nick \$398.00
[Remove](#) | [Pay](#)
- Duke Power 9/15/2008
-electric bill \$73.00
[Remove](#) | [Pay](#)

<Prev 1-3 of 6 Next>

Set up/Edit Reminders

[View Reminders in Calendar](#)

Delivered Payments (4)

Total: \$1,951.00

Scheduled Payments

Make Payments
Payment Activity
Pay To / Pay From
Tools

Pay To [Help](#)

Add an Account to Pay

Pay almost anyone in 3 steps:

- [Add a Company to Pay](#)
- [Add an Individual to Pay](#)

Pay To Account List [Help](#)

Pay to: Name Sort by: Nickname	Last Payment	View Edit Delete
American Express credit card-7891	8/13/08 \$453.00 Advantage Checking	View Edit Delete
Ballantyne Homeowners Association homeowner dues-7792	7/15/08 \$145.00 Advantage Checking	View Edit Delete
Countrywide mortgage-2375	8/01/08 \$1,100.00 Advantage Checking	View Edit Delete
Duke Power electric bill-1784	7/15/08 \$75.00 Advantage Checking	View Edit Delete
Ford Motor Credit	8/02/08	View Edit Delete

Welcome Jay Frater (1)

- [Mail \(1\)](#)
- [Alerts](#)
- [e-Bills](#)

Help Center

- [Help](#)
- [Locations](#)
- [Chat with a specialist Now](#)
- [Contact customer service](#)
- [Send us a message](#)

Regarding:

[Test Drive Bill Pay](#)

[Find out what you can do to pay bills faster with the recent upgrade we made.](#)

Total Access

Welcome back, Ned Tobey

SETTINGS

LOGOUT

ACCOUNTS

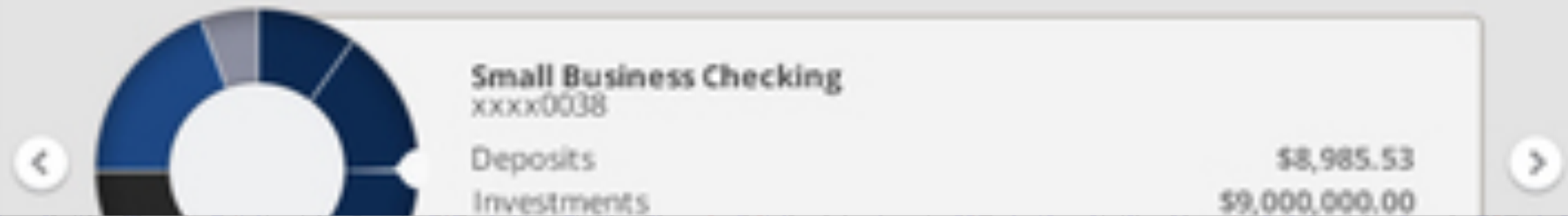
	Small Business Checking XXXX0038	\$105,816.53	
9/11/12	ACH Payment Memo - Tracking ID 16896	-\$500.00	\$105,316.53
9/10/12	ACH Receipt Memo - Tracking ID 16897	\$99.00	\$105,415.53
9/8/12	Wire Memo - Tracking ID 16900	-\$501.00	\$104,914.53

	Regular Checking XXXX0871	\$3,945.03	
--	-------------------------------------	-------------------	--

	Money Market XXXX0228	\$118,873.56	
--	---------------------------------	---------------------	--

	Chase Rewards Card XXXX1834	-\$876.92	
--	---------------------------------------	------------------	--

SUMMARY METRICS



QUICK TRANSFER

TRANSFER MONEY NOW

BILL PAY

UPCOMING

PENDING

City of Austin Electricity	\$122.84 Due: 9/22
ACME Mortgage Mortgage	\$1,640.00 Due: 10/1
Great Texas Bank Credit Card	\$876.92 Due: 10/13

VIEW ALL BILLS NOW

TOTAL ACCESS EBANKING



Check out the latest blog post by David Peterson




MX





Updated 5 mins ago + Add Account

ALL ACCOUNTS

Checking	\$2,371.57
Savings	\$21,874.70
Add Cash Account	
Investment	\$79,880.60
Property	\$306,494.00
Credit Card	\$4,404.36
Mortgage	\$236,099.61
Add Loan	



New Competitive Rates
Auto Loans as low as 1.8% APR [APPLY NOW](#)

Checking		\$2,371.57
	Epic Bank Checking Epic Bank	\$1,495.97
	BofA Business Checking Bank of America	\$875.60
Savings		\$21,874.70
	Epic Bank Savings Epic Bank	\$4,592.53
	BofA Business Savings Bank of America	\$15,325.13

Gold Label

“We want to bring new things to market alongside our brand without the risk of doing it wrong.”

PERSONAL BANKING ▾

COMMERCIAL BANKING ▾

ABOUT FCB ▾

CONTACT US ▾

INVESTOR RELATIONS ▾

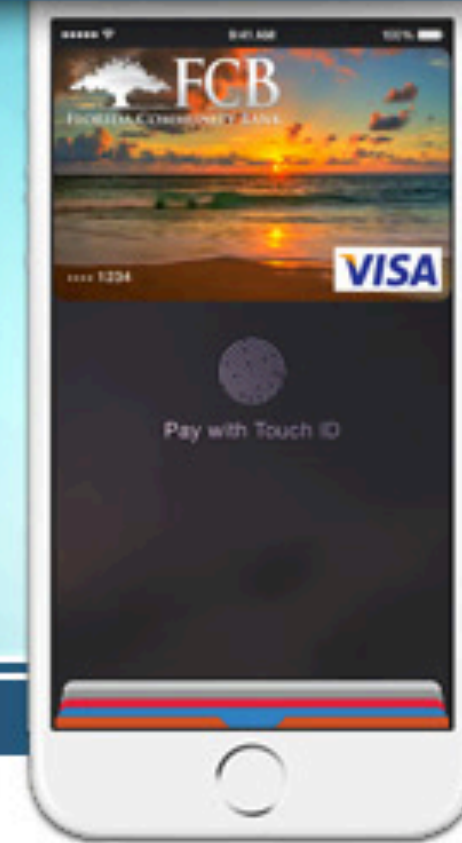
Personal Banking

- Checking
- Savings
- CDs and IRAs
- Online Banking
- Mobile Banking
- Personal Loans
- Credit Cards
- Home Mortgages
- Investment Services
- Additional Services

Online Banking

User ID:

FCB and Apple Pay



FCB and Apple Pay[®]: Pay the fast and easy and secure way using Apple Pay on iPhone[®].

[Learn more about Apple Pay[®]](#)



KASASA®

MID-MISSOURI BANK [Open an account](#) [Log in](#)

Personal Business Loans Services & Tools About Us Q

Ask for KASASA

Free Kasasa Cash Checking

Earn really high interest — plus refunds on ATM withdrawal fees, nationwide.*

Key Features

- Really high interest
- Refunds on ATM withdrawal fees
- Discounts on Mid-Missouri Bank loans
- No monthly maintenance fees

[All Loans](#) **KASASA** Welcome back, Maggie Reynolds! [FEEDBACK](#) | [MY PROFILE](#) | [LOG OUT](#)

[YOUR KASASA LOAN](#) [LOAN DETAILS](#) [ACTIVITY](#) [HELP CENTER](#)

[Summary](#) [Monthly Payment](#) [One-Time Payment](#) [Take Back Your Money](#)

at Freedom Institution

On 01/08/2018 **\$550.00** [Edit Amount](#)

Principal Balance **\$15,871.68**

Available To Take Back **\$722.70**

Principal Balance

Year	Original Terms	History	Current Period	Projected
2018	High	High	High	High
2019	Medium	Medium	Medium	Medium
2020	Low	Low	Low	Low
2021	Very Low	Very Low	Very Low	Very Low

Total Interest Avoided **\$410**
Periods Avoided **7**

[Explain This Chart](#)

"Bank Where You're Known"

Harvard Savings Bank Customer Support



ONLINE BANKING SERVICES RESOURCES CONTACT

CardValet

Your Cards, on Your Terms

Manage your debit card through your mobile device by receiving alerts and defining when, where and how your payment cards are used - with CardValet® from Fiserv.*



ONLINE BANKING



LOCATIONS



LOANS



SUPPORT

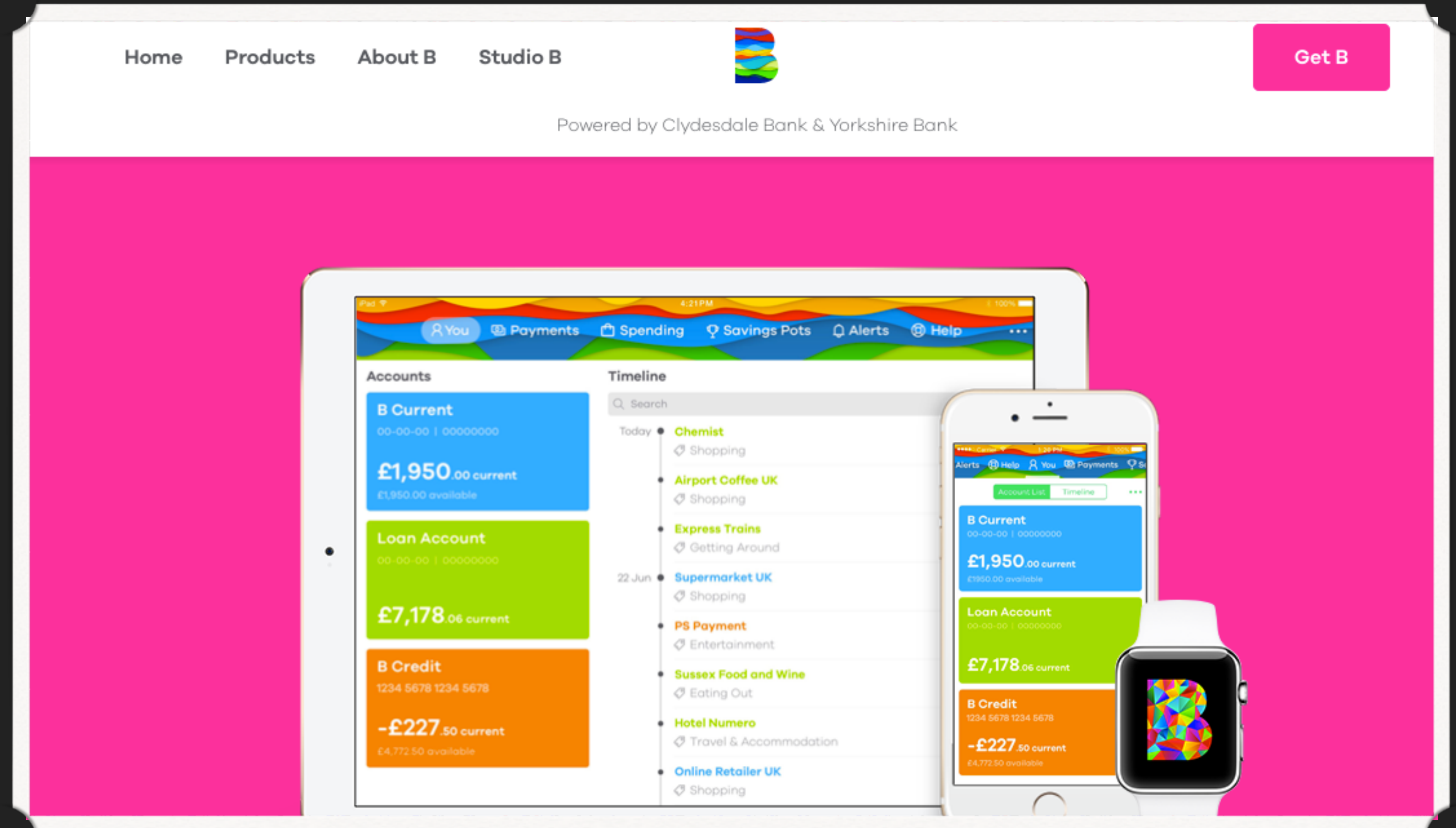


CREDIT/DEBIT CARDS



Welcome to The State Bank Group

CardValet



Home Products About B Studio B



Get B

Powered by Clydesdale Bank & Yorkshire Bank

Accounts

B Current
00-00-00 | 00000000
£1,950.00 current
£1,950.00 available

Loan Account
00-00-00 | 00000000
£7,178.06 current

B Credit
1234 5678 1234 5678
-£227.50 current
£4,772.50 available

Timeline

Q Search

Today

- Chemist**
Shopping
- Airport Coffee UK**
Shopping
- Express Trains**
Getting Around

22 Jun

- Supermarket UK**
Shopping
- PS Payment**
Entertainment
- Sussex Food and Wine**
Eating Out
- Hotel Numero**
Travel & Accommodation
- Online Retailer UK**
Shopping

Accounts

B Current
00-00-00 | 00000000
£1,950.00 current
£1,950.00 available

Loan Account
00-00-00 | 00000000
£7,178.06 current

B Credit
1234 5678 1234 5678
-£227.50 current
£4,772.50 available

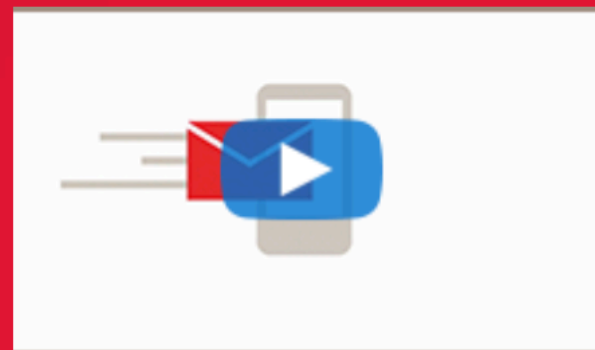




Send money fast and secure with Zelle[®]

Easily send, receive and request money from friends and family, no matter where they bank.¹

Check out the video to learn how to get started.



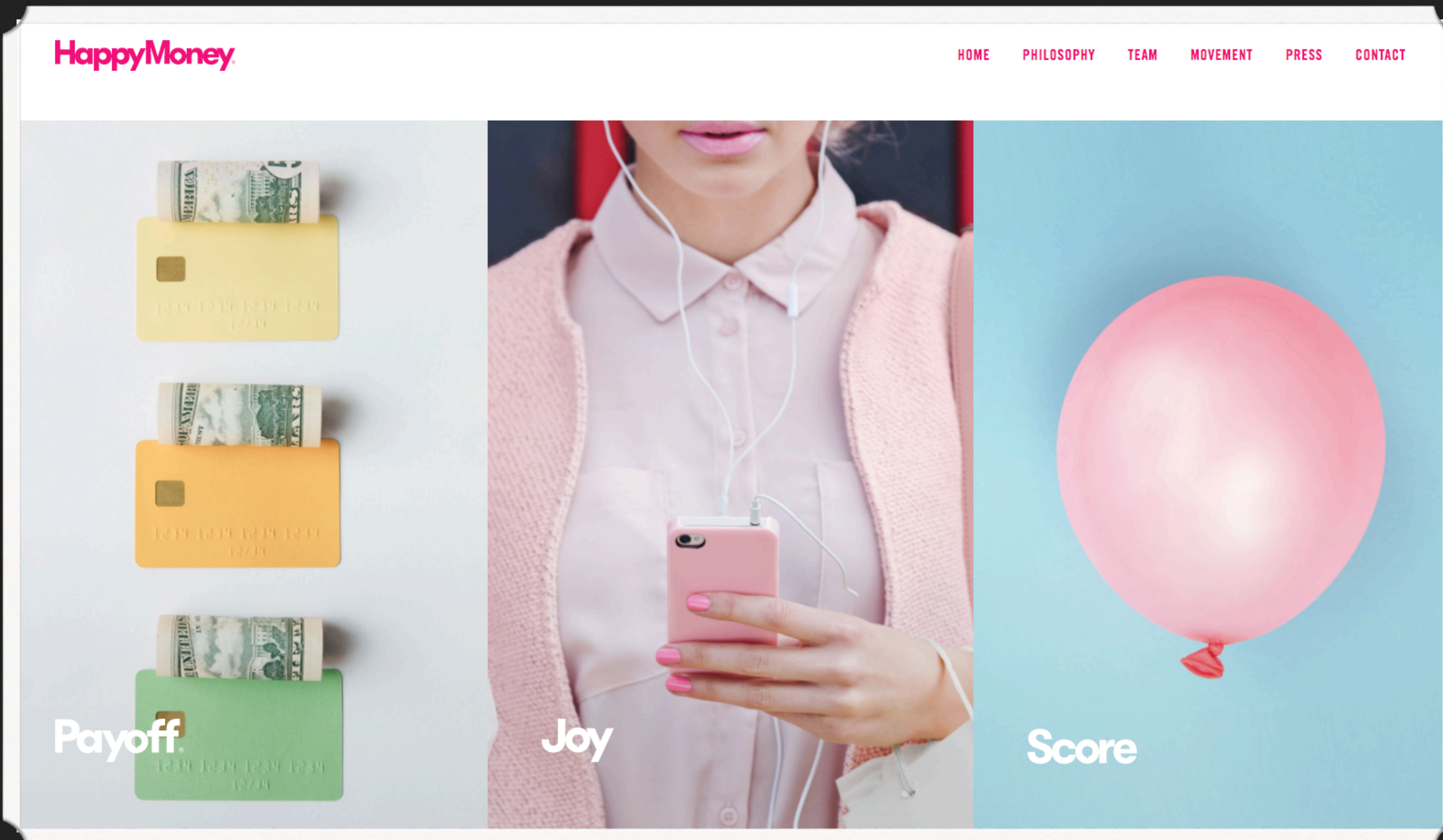
Get set up now so you're ready to send and receive money:

1. Sign in to the app² and tap **Transfer | Send** in the menu bar. If you haven't already enrolled, select **Begin Setup**.
2. Next, go to **Add/Edit Your Email/Mobile #** and select the account where you want to receive money.

zelle


Back Office

“We want to be completely behind-the-scenes and stick to our knowledge of banking and compliance.”



How do you want to pay?

 As low as \$220/month at 0% APR with [Affirm](#).
[Learn more](#)

Choosing Affirm is a monthly payment option based on approval

Order Total: \$1320.00

As low as \$220/month at 0% APR with [Affirm](#). [Learn more](#)

Place Order with Affirm


cross river[®]



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Introducing SoFi Money.

SoFi Money™ simplifies the way you bank, by combining the benefits of checking and savings into one high-interest deposit account. Available in the coming months.

[JOIN WAITLIST](#)

High Interest
Earn higher interest with 0.96% APY.¹

Fee-Free
We don't believe in charging you fees to use your own money. That

Moven.

Platform

Solutions

About Us

FAQs

Enterprise

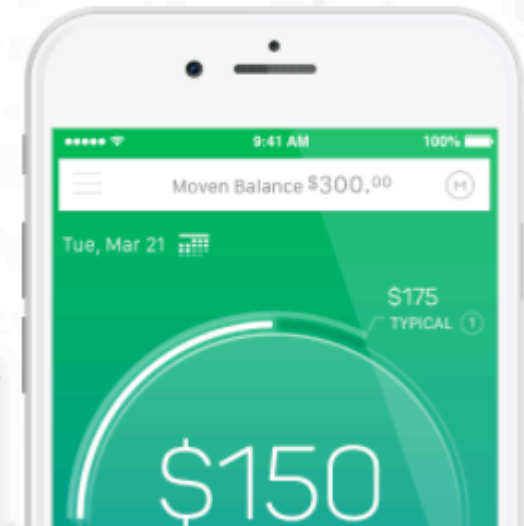
LOG IN

A whole new way to manage your money

APPLY LOAD SPEND TRACK CONTROL

The Moven account, card, and app work together to help you understand and manage your spending.

Know where you stand
One look at our Spending
Meter® and you'll know how



Sell

"Peace out."

Moven.

Platform

Solutions

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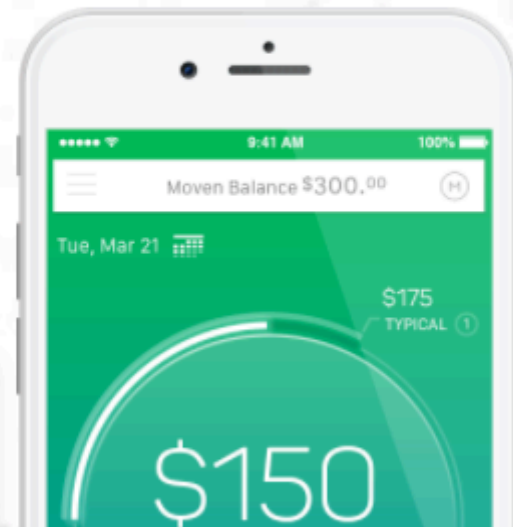
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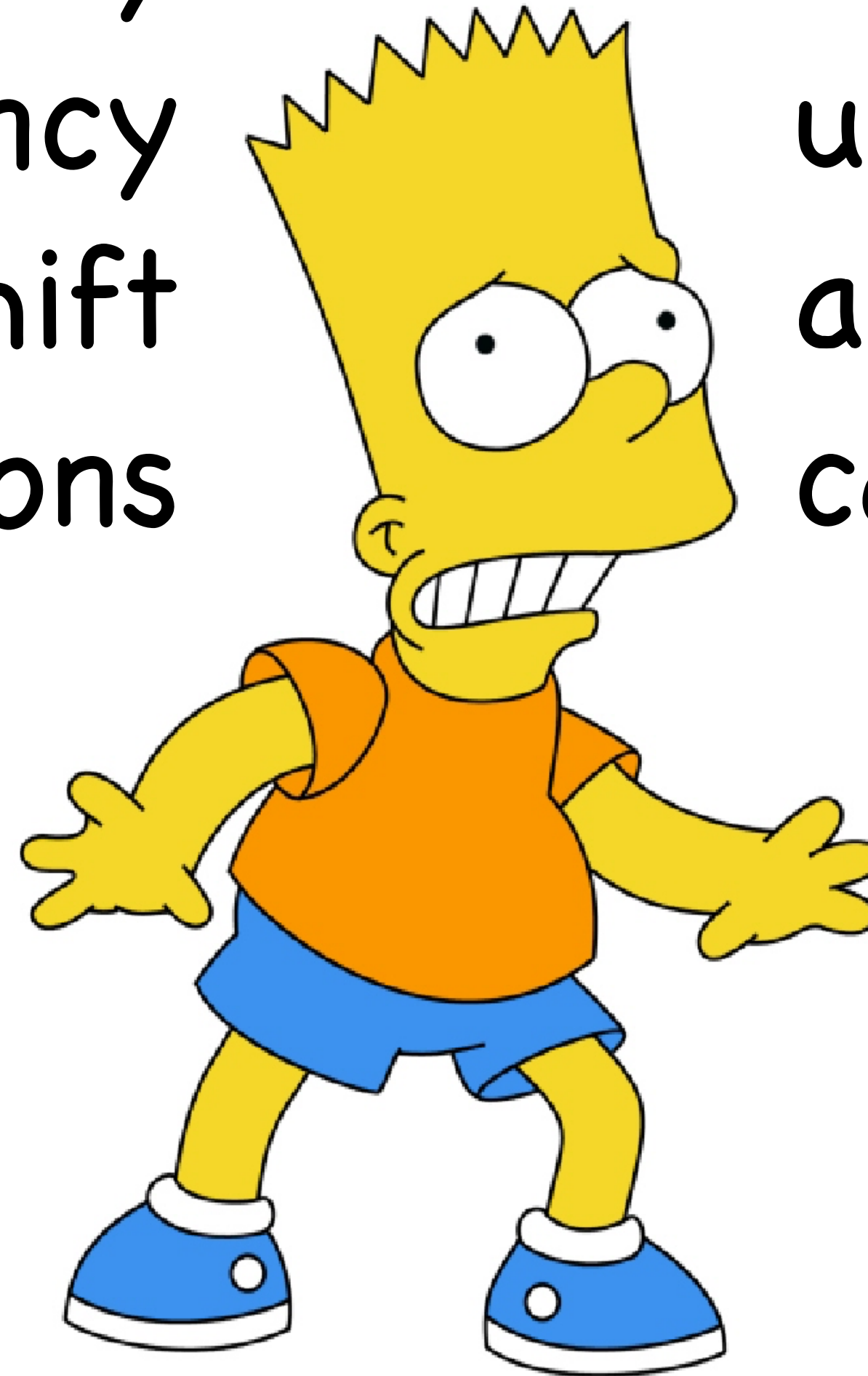


Your logo here

**STRATEGY LEADS
YOUR PARTNER
DECISIONS.**

Double Binds

predictive analytics
digital community
change management
omni-channel delivery
operational efficiency
digital shift
ongoing conversations

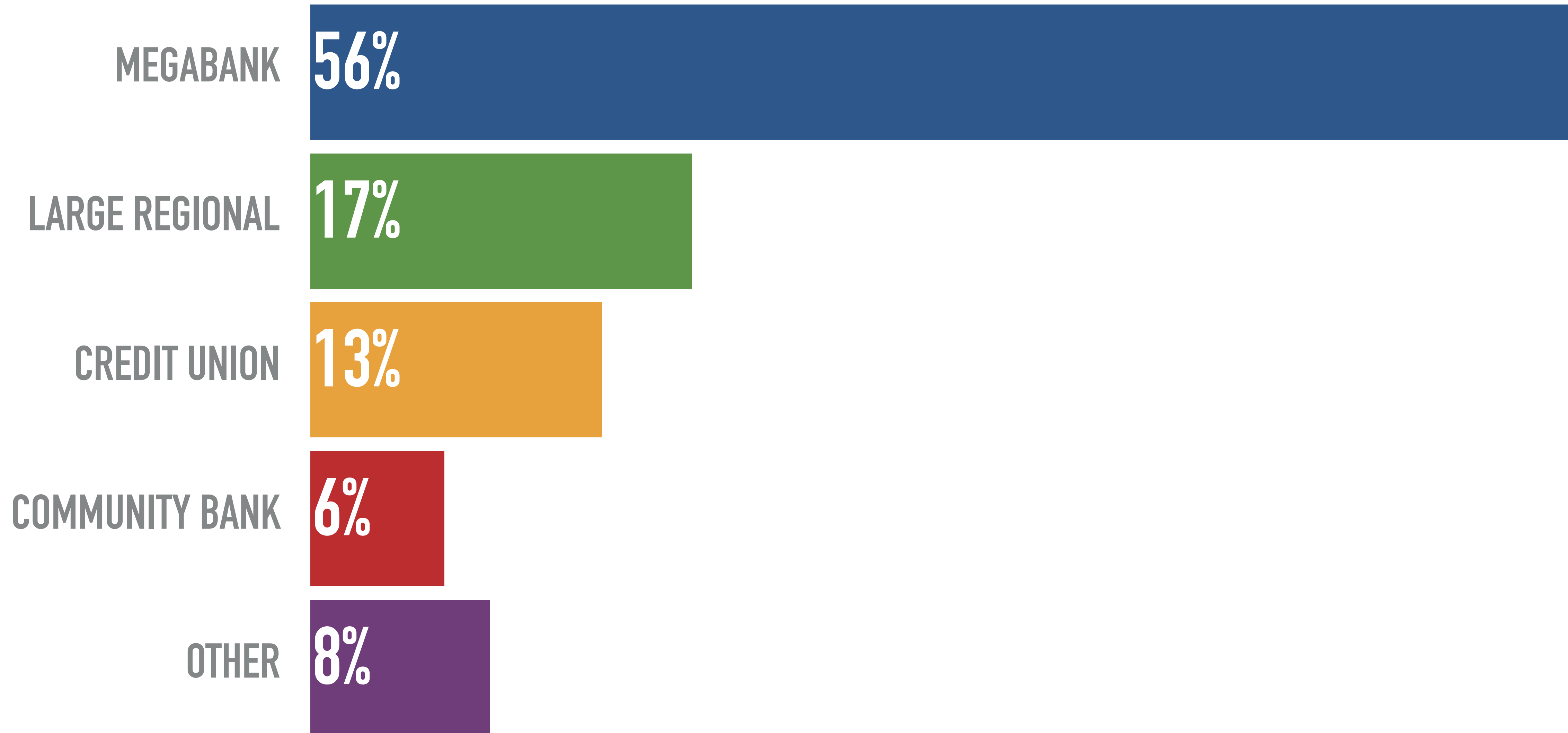


relationship lending
keep it local
our town will revolt
human service delivery
universal banking
aging accountholders
campaign marketing



**GIVE YOUR TEAM
PERMISSION TO GROW.**

MILLENNIALS: WHO IS YOUR PRIMARY CHECKING ACCOUNT PROVIDER?





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