



"I don't trust those
Wall Street bankers 😏 "

Understanding and Usage

Crypto	_____
Finance	_____
Mobile Apps	_____
Desktop Sites	_____
Early Adopter	_____

Unbanked Millennial

Demographics

25 - 35, California, USA

Income: 15,000 - 30,000

Monthly Income Volatility: Somewhat varied

Education: Some College

Race/Ethnicity: Black

Unbanked Goals

Receive Direct Deposit
Pay Bills

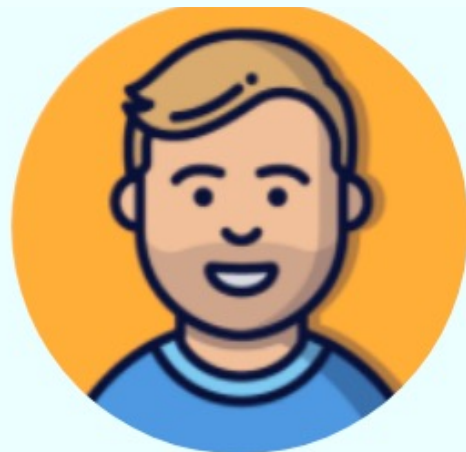
Frustrations

Don't trust banks
Avoiding a bank gives more privacy

According to the FDIC

Of the 14.1 million Americans
without bank accounts, 36% cite that
they don't due to distrust of banks &
avoiding banks gives more privacy

Top Expenditures



"They wanted \$15 a month to
open a checking account. Yea Right 😏 "

Understanding and Usage

Crypto	_____
Finance	_____
Mobile Apps	_____
Desktop Sites	_____
Early Adopter	_____

Unbanked Gen Z

Demographics

15 - 24, Texas, USA

Income: less than 15,000

Monthly Income Volatility: varied a lot

Education: High school diploma/ in-progress

Race/Ethnicity: Hispanic

Unbanked Goals

Pay for local transportation & fast food
Invest/save for the future

Frustrations

Doesn't have enough money to meet
the minimum balance requirements

According to the FDIC

Of the 7.1 million American
households without bank accounts,
48.9% cite not having enough money
for requirements.

The average minimum balance
requirement among non-interest
bearing accounts was \$622.

Top Expenditures

