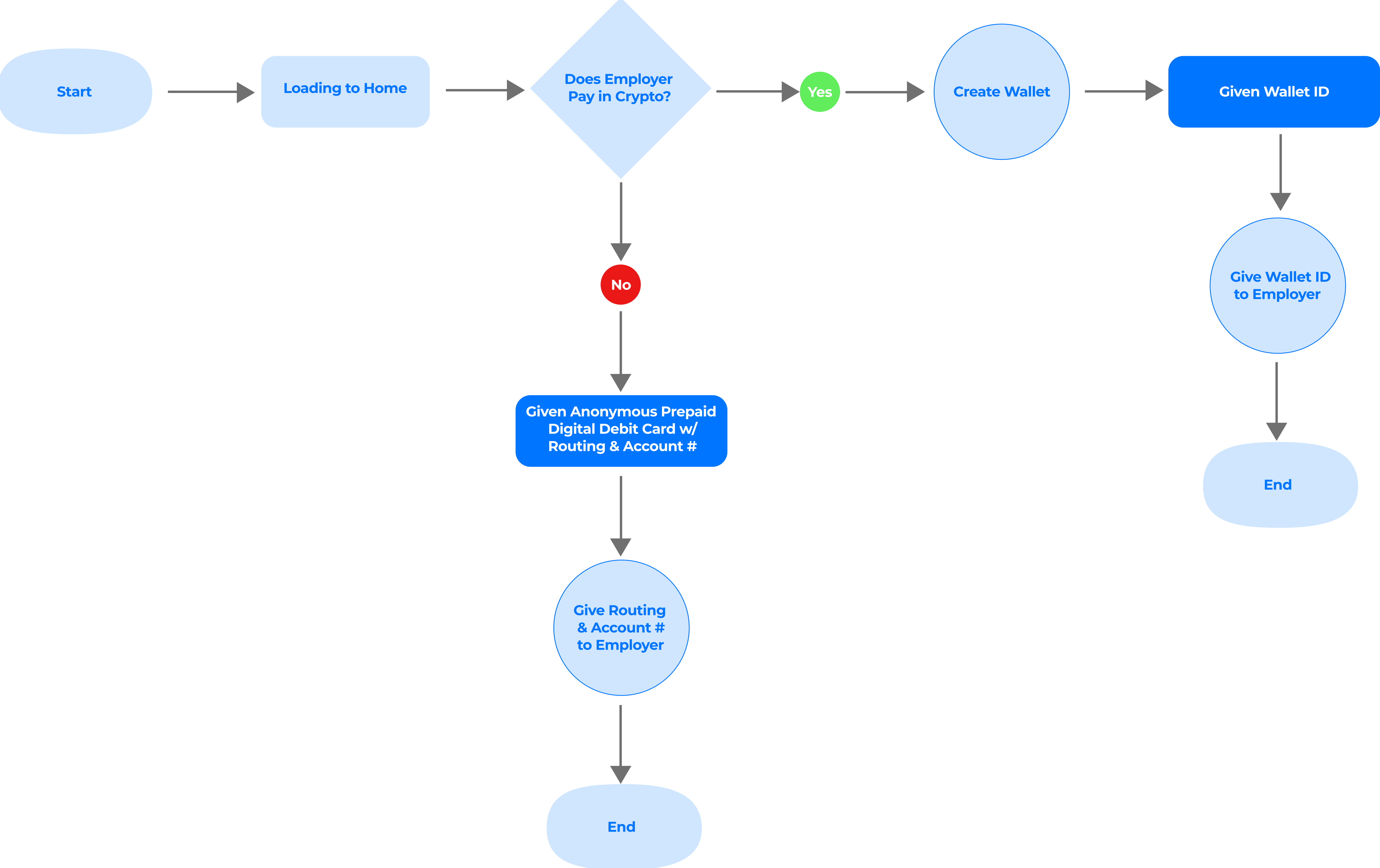
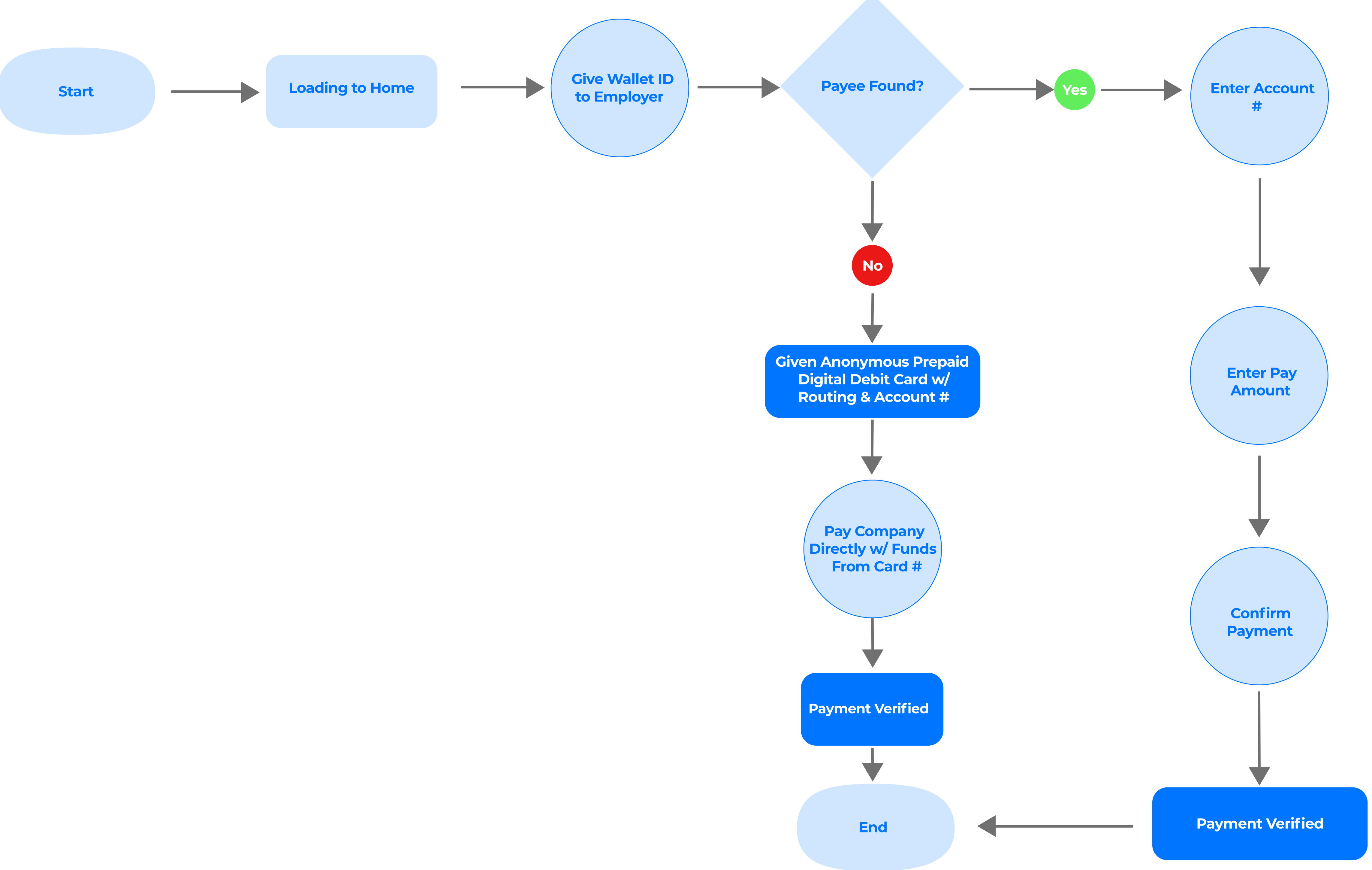


Unbanked Millennial Flow Chart (Direct Deposit)



Unbanked Millennial Flow Chart (Pay Bills)



Unbanked Gen Z Flow Chart (Pay for Items)

