



**Creating and Educating
the Next Generation of
savers, investors and
credit union members.**





noggin



ESPN

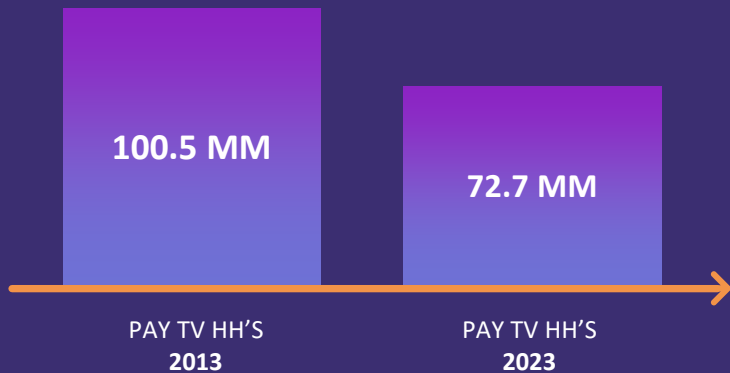
NETFLIX



The number of **cable subscribers** has

declined by 28%

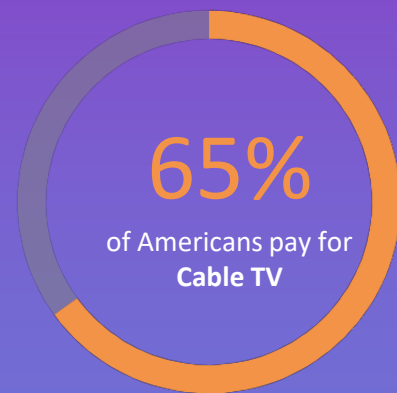
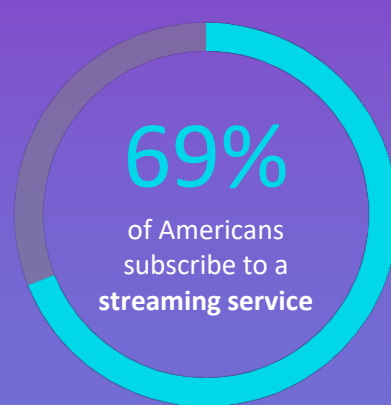
in the past 10 years.



The number of people **subscribing to Streaming services** has now

overtaken

the **number of people paying for Cable TV.**



44%

of adults have **NEVER**
had
a pay TV subscription

61%

of these adults are
BETWEEN 18-29

The Banking and CU industry are facing the same threat from young people in 2024 that the Cable industry faced in 2013.

Cable Disruptors - 2013



Banking Disruptors - 2024



News | Celebrity News

'Modern Family's Ty Burrell Goes For Broke – Literally – In Greenlight's Super Bowl LVI Commercial

The Economist

Young people and their phones are shaking up banking



After the crisis, a new generation puts its trust in tech over traditional banks



Cash cards for kids - digital banks race to capture the next generation



Apps Try Putting Financial Literacy at Kids' Fingertips

Forbes

Fintech For Families Arrives At Opportune Moment

crunchbase

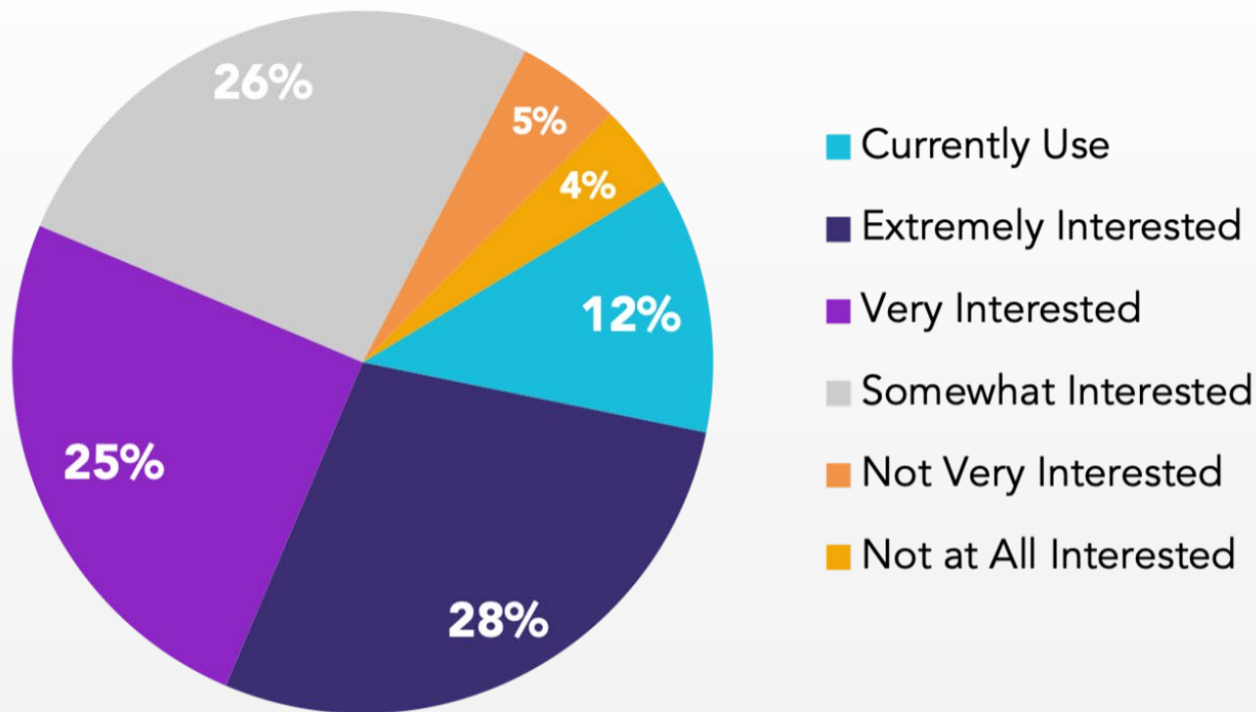
Fintech Startups Target Younger Audiences, Investor Interest In Financial Literacy

The majority of your members want help teaching their kids
and grandkids about money.

79%

of Gen Z parents
NEED HELP teaching
their kids about
money.

91% of Parents Want to Use a Personal Finance App for their Kids, and only 12% have one today.



Parents would choose their Primary FI.

71% > 17%

of parents would prefer their kids' banking app be integrated in their current bank account and offered by their current FI.

would prefer a kids' banking app offered by a fintech.

The Goalsetter App

Our Awards & Accolades



BEST PERSONAL
FINANCE APP - 2022

BEST FINANCIAL
EDUCATION APP -
2024

APPLE'S TOP 24 APPS
OF 2024



ONE OF THREE FAST
COMPANY "FINANCE
BRANDS THAT
MATTER"

FASTCOMPANY

144 BRANDS THAT
MATTER IN 2022

Fast Company's 2022 Brands That Matter list recognizes companies leading on social action, sustainability, inclusivity, and fun

BRANDS
THAT
MATTER



GOALSETTER
INVITED TO WWDC
TO MEET TIM
COOK



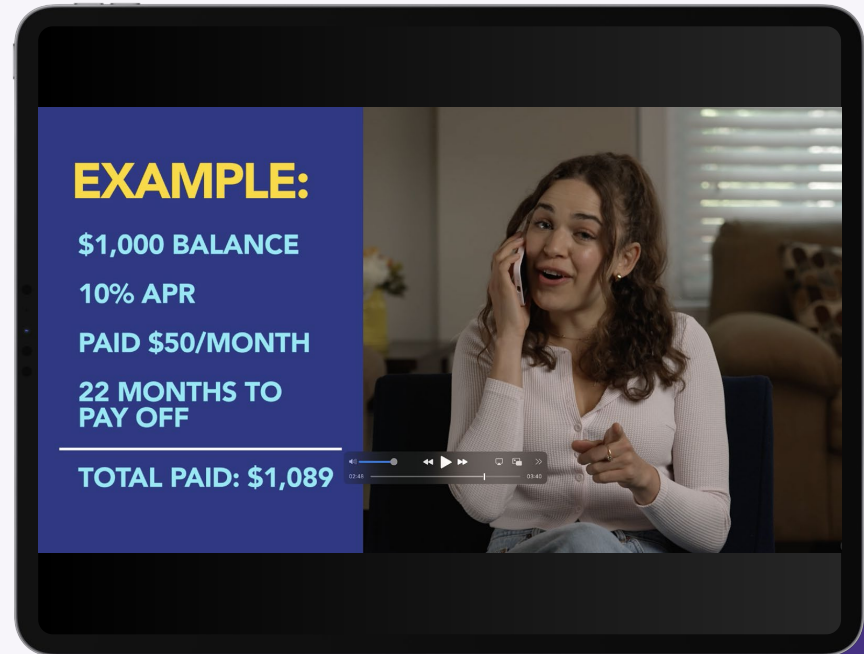
“We believe that every family in America deserves a shot at the American dream.”

-Tanya Van Court



Goalsetter's 3-Prong Solution:

- White-Label Family Finance App
- MoneyLingo Monthly Family Finance Videos
- Goalsetter Classroom Curriculum

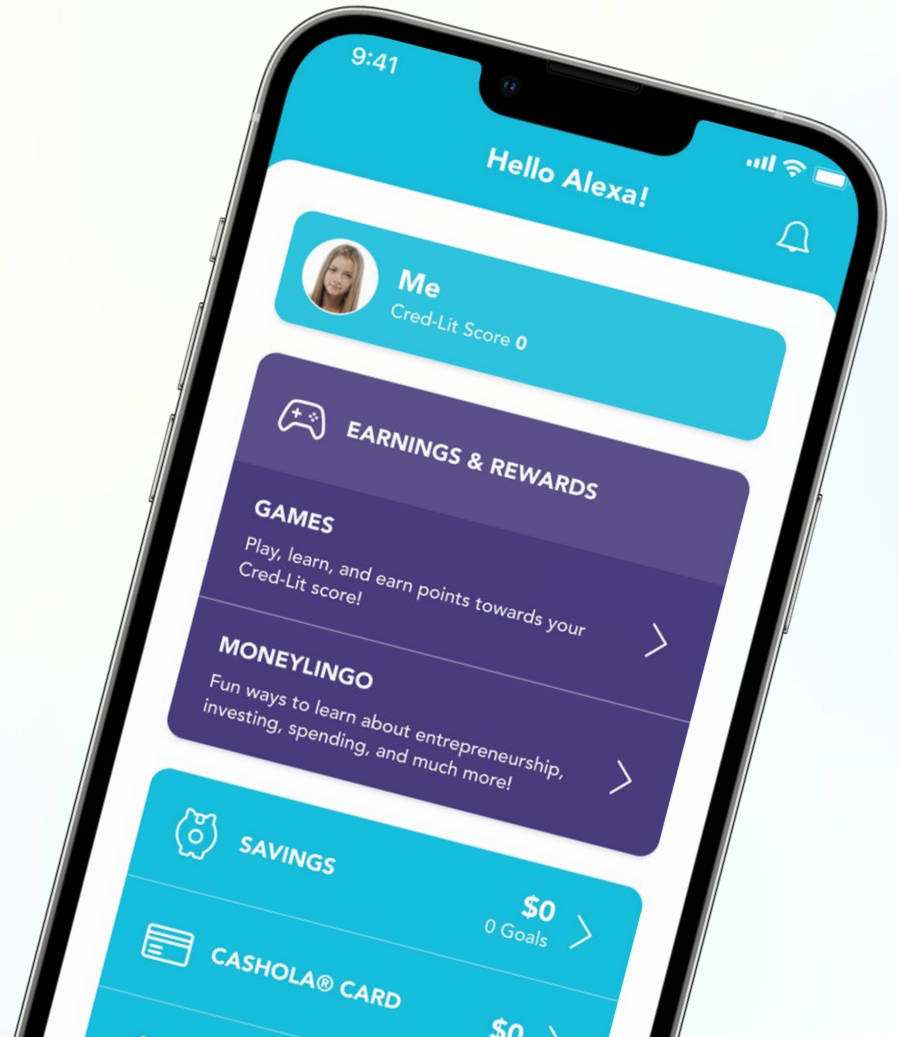


Nickelodeon

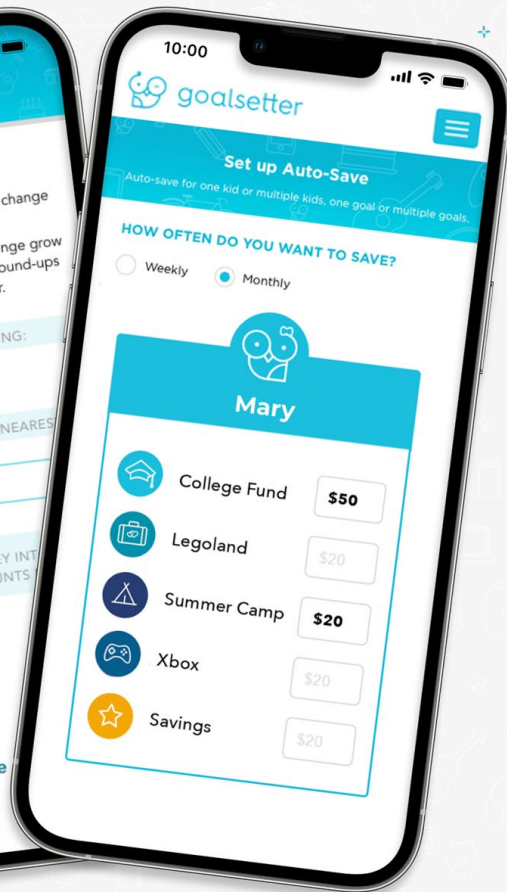
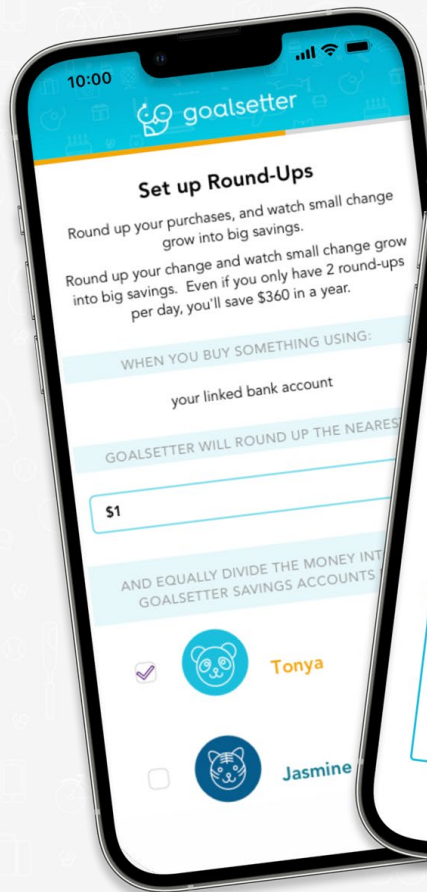
meets

Fintech

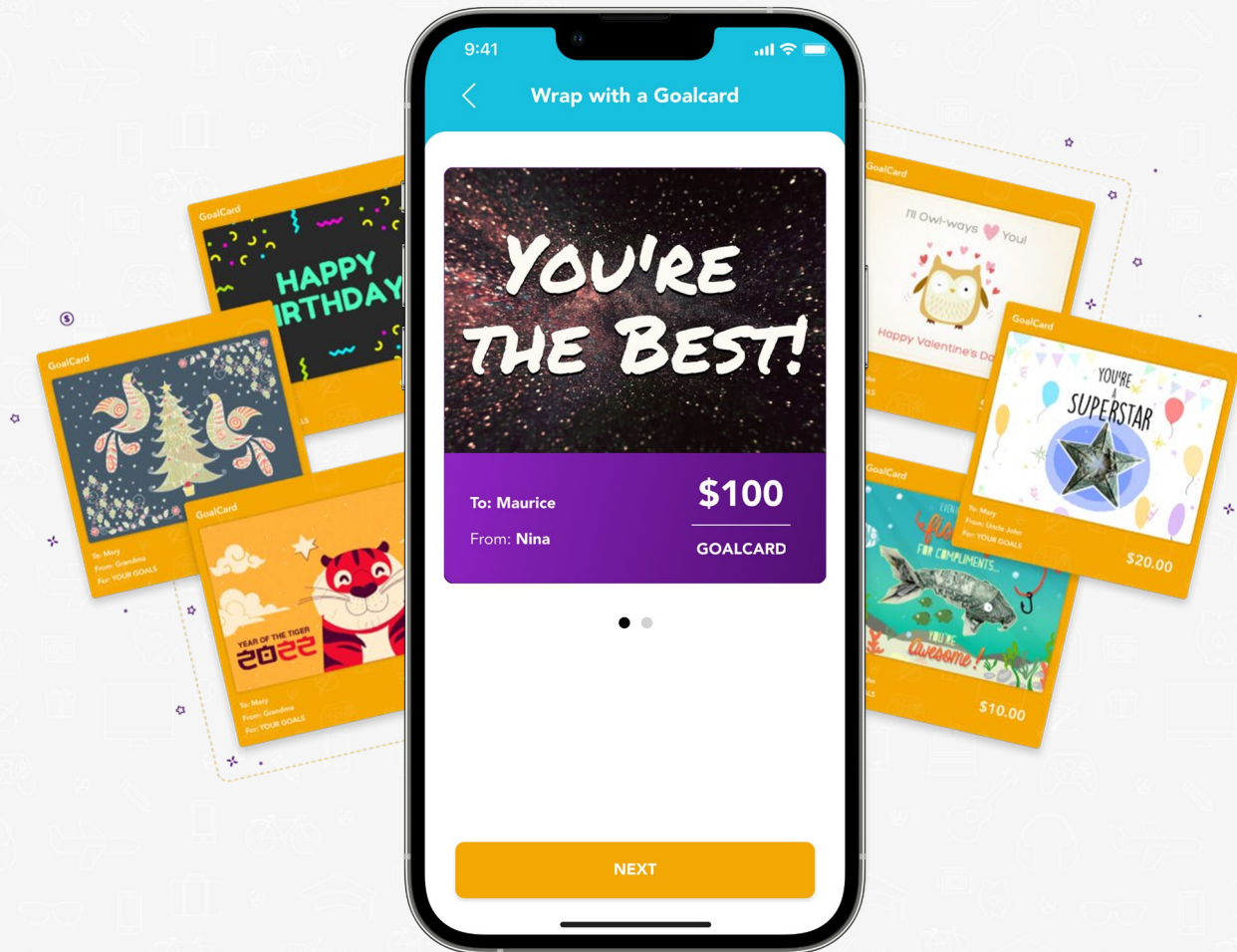
The next generation
platform built for...
the next generation.



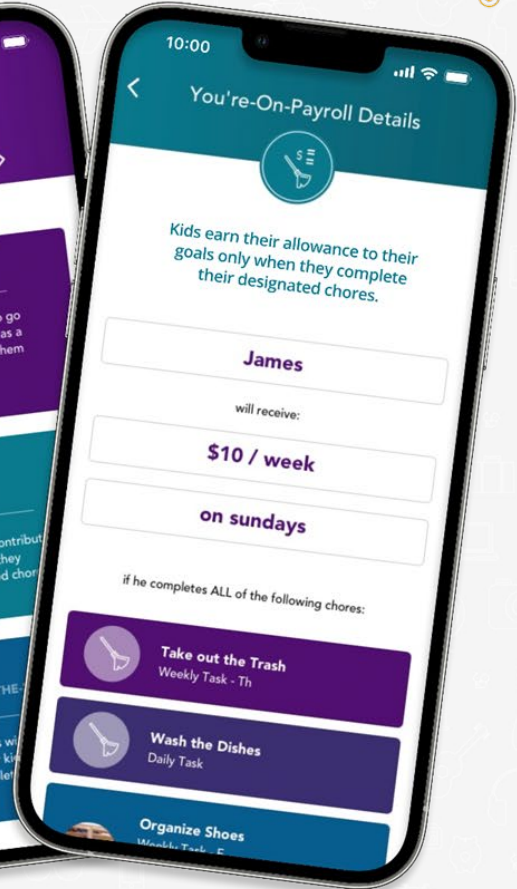
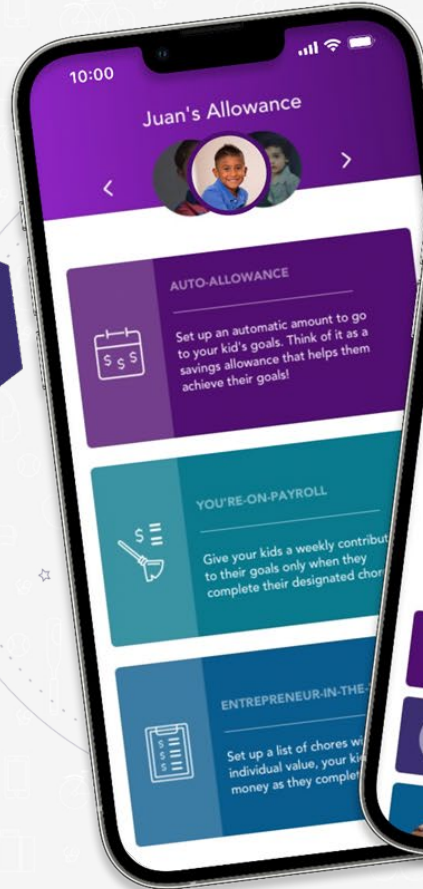
Goalsetter takes your members from cradle to career to credit union.

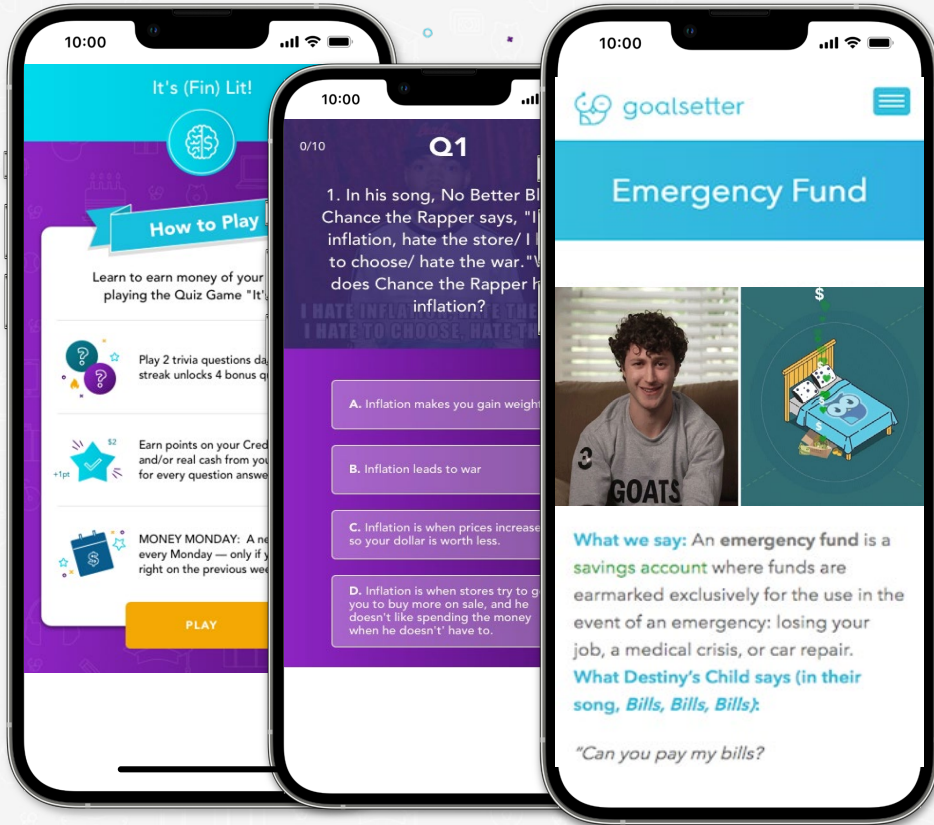


Family
& friends
can contribute
to kids' goals
meaningfully.



Kids and Teens can earn responsibly.





Goalsetter makes Financial Education fun for the whole family.

What we say: An emergency fund is a **savings account** where funds are earmarked exclusively for the use in the event of an emergency: losing your job, a medical crisis, or car repair.

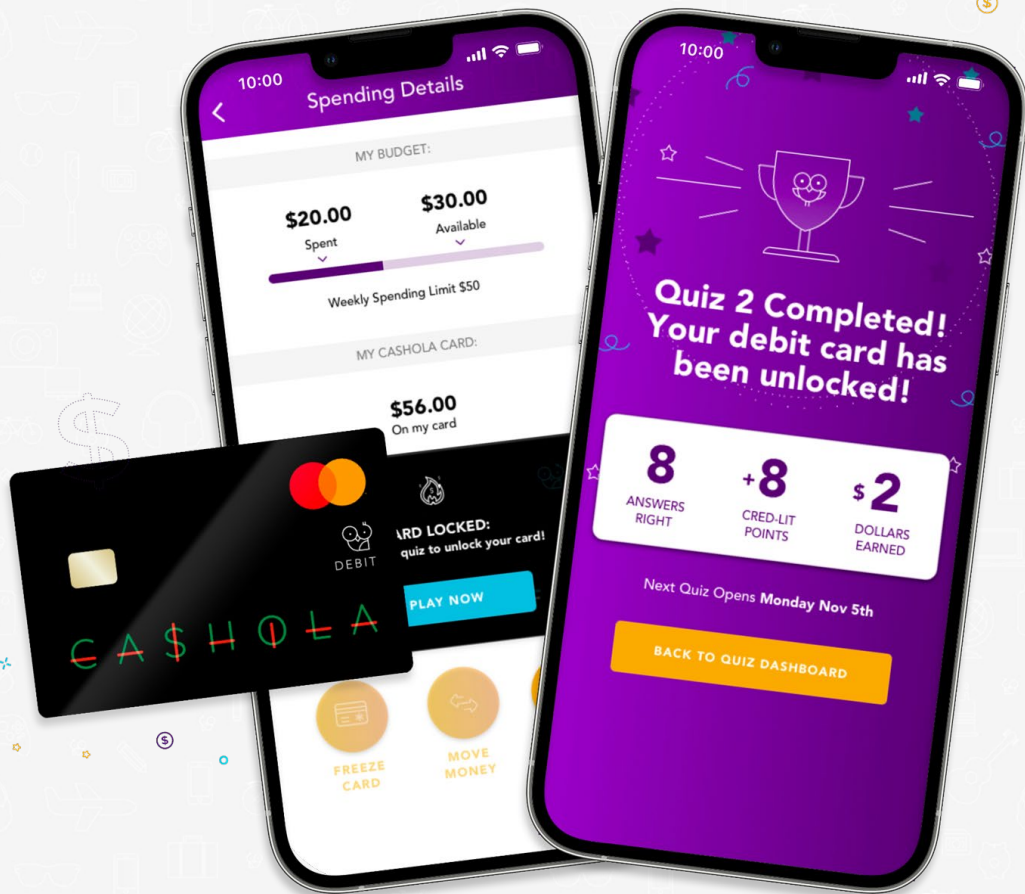
What Destiny's Child says (in their song, Bills, Bills, Bills):

"Can you pay my bills?"

Learn Before
you Burn.

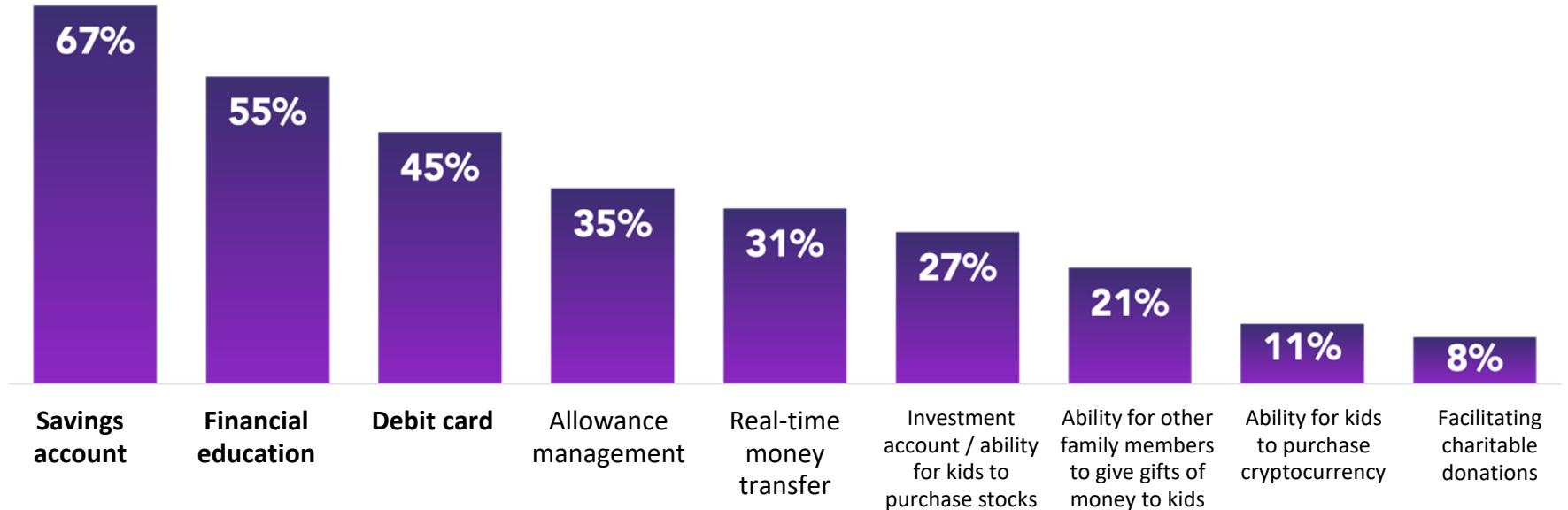
Learn to Earn.

A debit card that
teaches kids how
to save and invest.



Parents say Savings Accounts, Financial Education and Debit Cards Lead the List of Desired Features

Most Desired Features of Apps for Kids' Finances (Top Three Selected)



Source: Raddon Research Insights

Q: Which of the following features are the most important for your kid's/kids' banking needs? (Please select the top THREE) (n=1,452 parents of Gen Z who are at least somewhat interested in using an app)

Q: Would you prefer those services be: integrated in my current bank account, and offered by my current financial institution; provided by another financial institution; or provided through a separate app offered by a financial tech company? (n=1,452 parents of Gen Z who are at least somewhat interested in using an app)

Gen Z Is Most Interested in Cards, But also Rewards, Education. Investments and a Trusted Advisor

Financial Services in Which Gen Z Is Most Interested



Source: Raddon Research Insights
Q: What kind of financial services are you most interested in? (n=1,508 Gen Z)

**Goalsetter Classroom:
Transforming Financial Education**

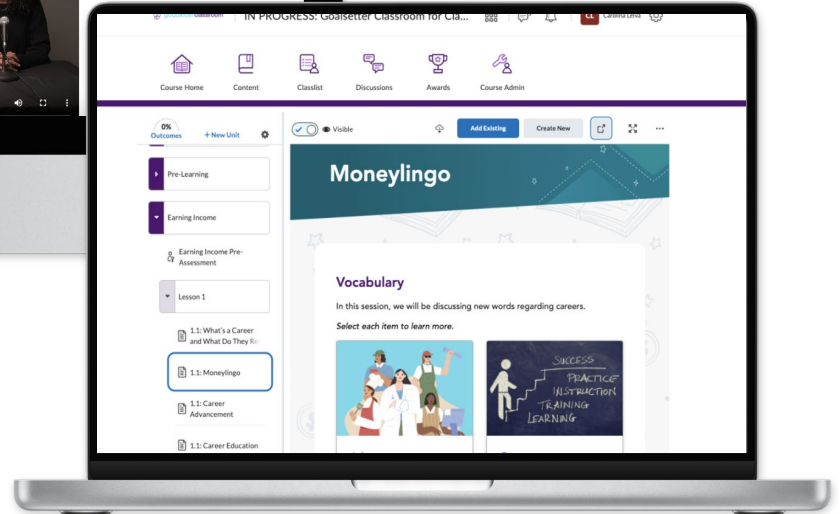
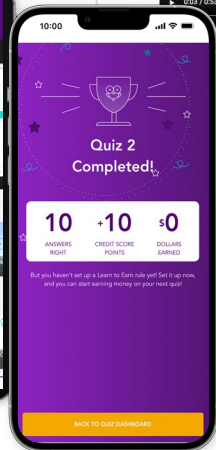
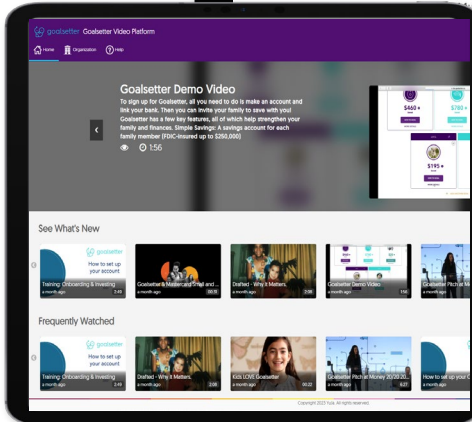
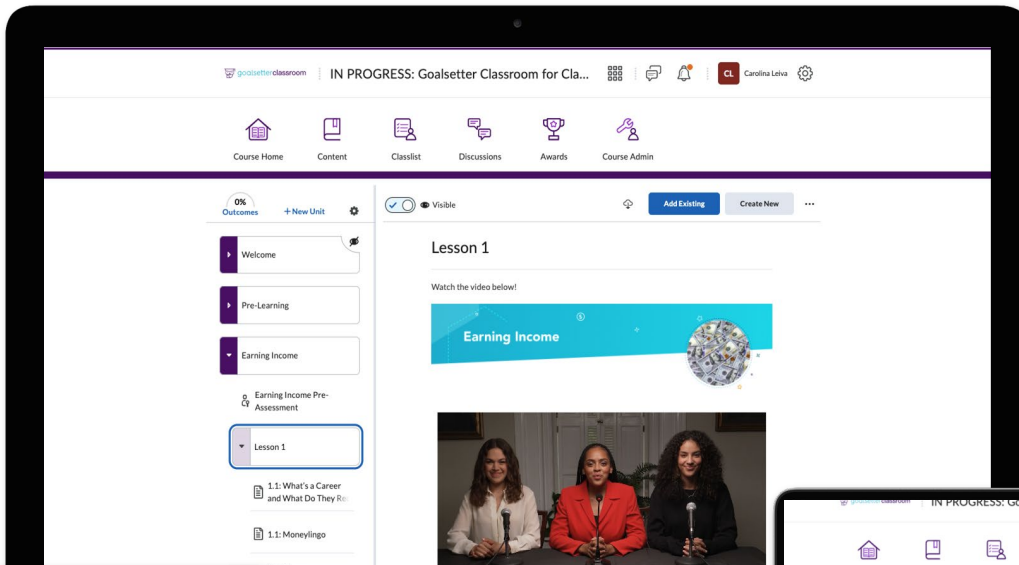
Goalsetter Classroom

A **digital learning platform** for teachers and students with engaging digital videos, quizzes and student interactions to make financial education...fun.

77% of parents prefer their children learn personal finance education **at home AND at school**



Groundbreaking Financial Education



Middle School and High School Financial.

Mapped to National Financial Standards published by [Jumpstart.org](https://www.jumpstart.org).



**All Credit Cards aren't
Created Equal.**



**Save it. Invest it.
Please, don't inflate it.**

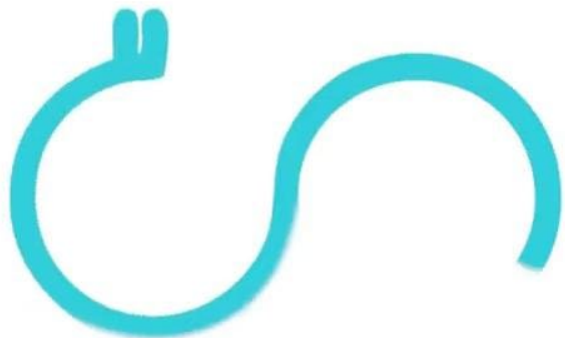


**Entrepreneurship for
All.**



**Pay the Boss
(That's you.)**

Moneylingo.



The Results.

Goalsetter helps our partners with:

**Customer
acquisition**

92%

consider Goalsetter to
be a valuable
platform for their
families.

**Asset
acquisition**

\$17K

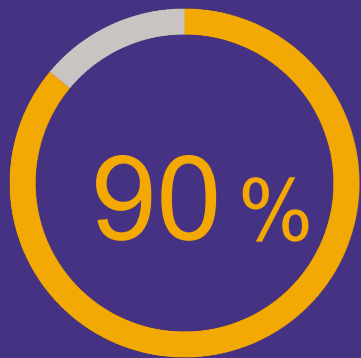
saved by participants
on towards goals.

**Knowledge
acquisition**

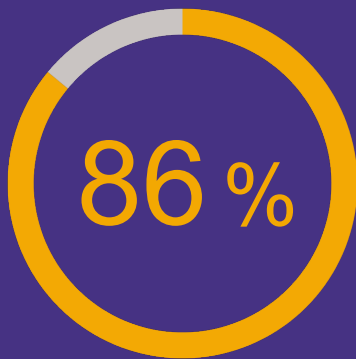
92%

preferred learning
with Goalsetter.

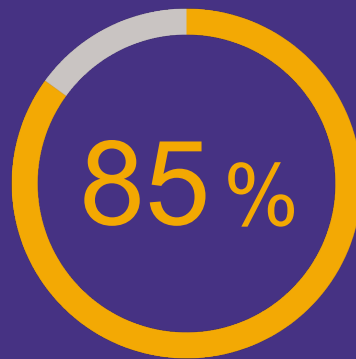
The Goalsetter Impact on Kids



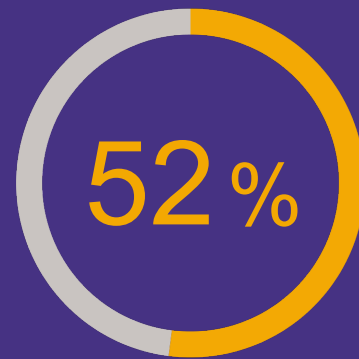
Love the goal-oriented savings account and learning-based debit cards.



Love Goalsetter quizzes and videos.

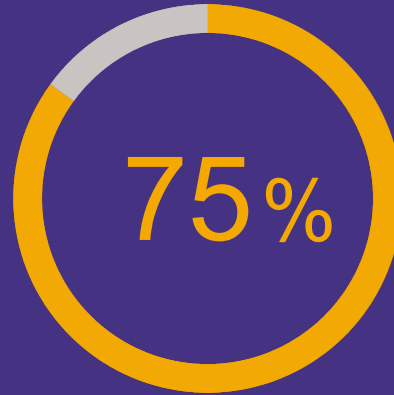


Goalsetter helped them to become better savers.

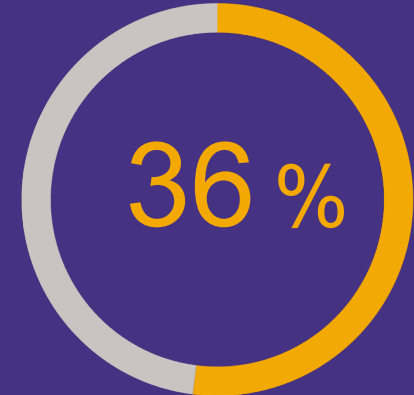


Goalsetter helped with their investment journeys.

The Goalsetter Impact on Adults



Are financially healthier because of Goalsetter.



Use a new investment vehicle based on something they learned on Goalsetter.

In school systems across the country, the data says...



85%

Financial fluency among middle and high school students.

43%

Average educational lift after using Goalsetter

Heather Warner

Mom of Jack

13 years old



Heather Warner has been a Goalsetter customer since March 2022. She has not received compensation in connection with this testimonial.

Tseday, 14 years old
Proud Goalsetter user

Tseday has been a Goalsetter user since 2020 and has not received any compensation in connection with this testimonial.

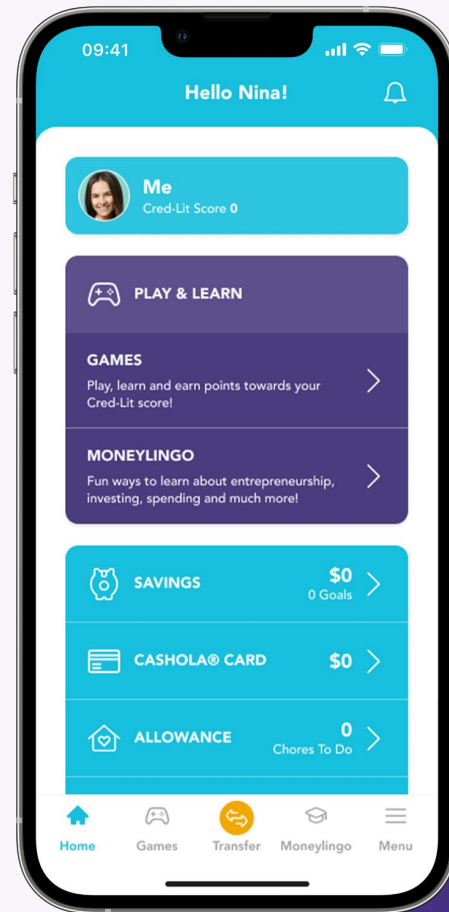


That's why **Goalsetter** is great.

But why are we great for **credit unions**?

The Goalsetter App®

Co-branded with
your credit union's
logo and name!



Kent Lugrand

CEO

InTouch Credit Union

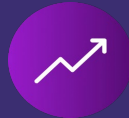


InTouch Credit Union has been a Goalsetter white label client since February 2023 and has not been compensated in connection with this testimonial.

Why Goalsetter for your Credit Union?



You hold your deposits - because, well, they're yours. Your BIN, plus your VISA or Mastercard cards too.



We provide additional data on our shared customers - because they're yours, too.



We help graduate your youth accounts to become adult accounts.



Goalsetter is a CUSO, partnered with CSS, and TruStage, InTouch and MSUFCU are investors.

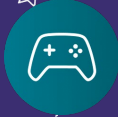


We're backed by Fiserv and integrated directly into DNA.

and more...



We think your brand and the relationships you're building with your customers are - as the kids say - fire. And that's why you can co-brand our app and videos.



Game Based Learning is not only creating financial fluent families - it's creating loyal adults and kids for your Credit Union.

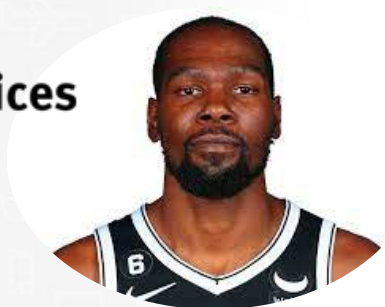
Let's Partner.



Building a financial wellness program that includes the features both Gen Z and parents want can be done; however, the challenge is producing a solution that would be easy to use and intuitive enough to keep both adults and children engaged.

Raddon Research Insights, 2022

Our investors and partners



Download Goalsetter now.

Free for 6 months for
prospective credit union partners.



Tanya Van Court
CEO & Founder, Goalsetter
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347-537-8752



Program ID:
GoalsetterPartner24g

Disclosures

1. Award

Goalsetter is the recipient of the FinTech Best Personal Finance Product award published March 17, 2022 for the period of January 1, 2021 through December 31, 2021. Participation in the review is voluntary and requires a logo usage fee of \$3,000 USD. FinTech Breakthrough's criteria assess participating personal finance apps on 6 variables: Innovation, Performance, Ease of Use, Functionality, Value and Impact. Awards are awarded based on the opinions of FinTech Breakthrough's panel of judges.

2. Fast Company

Goalsetter is the recipient of the Fast Company 2022 Brands That Matter - Finance award published October 25, 2022 for the period of January 1, 2021 through December 31, 2021. Participation in the review is voluntary and requires a fee of \$695 USD. Fast Company editors judged each brand on relevancy, cultural impact, ingenuity, and business impact to compile the list.

3. 24 Apps for 2024

The Apple App store independently selected the 24 for 2024 through its editorial team based on internal factors by category. Goalsetter did not pay any compensation nor meet any pre-determined checklisted criteria for selection.

4. Logo

All third-party logos used in this presentation are the intellectual property of their respective rights owners.

Disclosures

5. This information is for educational purposes only.

6. Goalsetter is a subscription fee-based savings and education mobile application. The use of Goalsetter requires a mobile phone with access to the internet. Message and data fees may apply.

Goalsetter is a fintech and not a bank. All banking services are provided by Webster Bank, N.A., Member FDIC.

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