



CEDAR

Credit Builder

The Credit You Deserve



Adam Finke | CEO & Co-Founder

Problem



Why better credit matters & why a better **Credit Builder** is needed

\$200K 30yr Mortgage		
FICO Range	620-639	700-759
Interest Rate	4.095%	2.728%
Total Amount Paid	\$449,694	\$395,095

80 Point improvement in FICO would save **\$55K** over the life of the loan

Cedar's Credit Builder Solution



LINK YOUR BANK ACCOUNT

Cedar finds the bills & subscriptions you pay each month and gives you a Line of Credit to pay them



SPEND YOUR MONEY

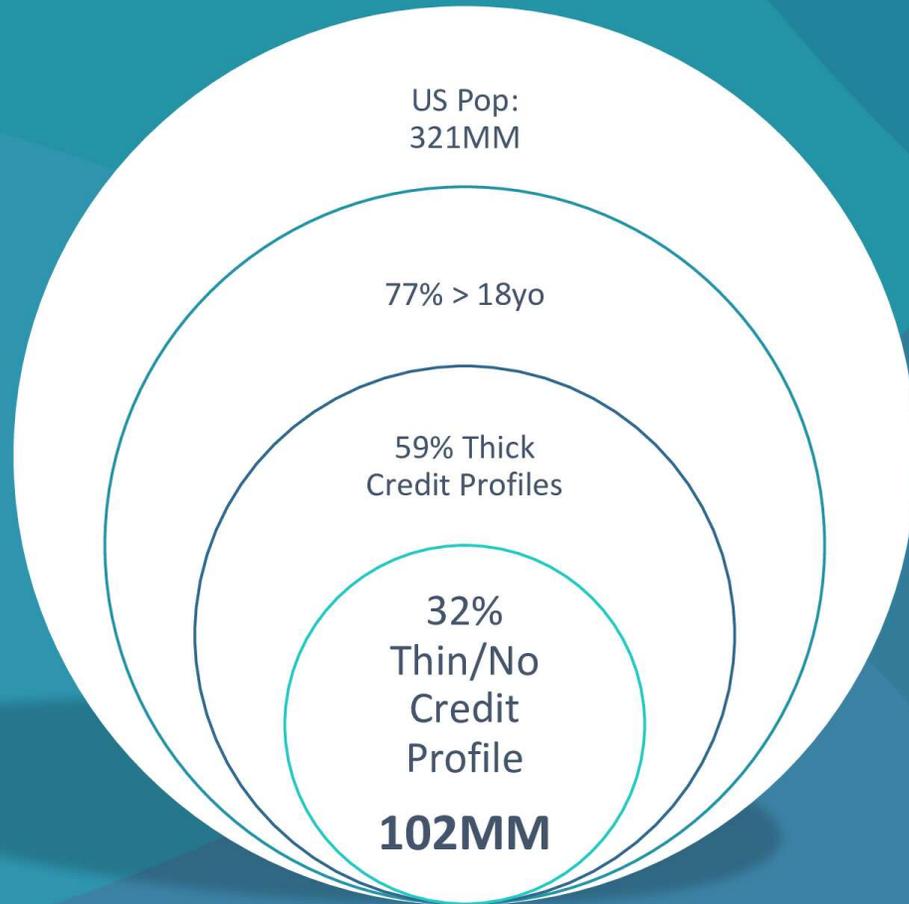
Add the Cedar Card as your preferred payment method for the selected bills & subscriptions



WATCH YOUR CREDIT GROW

Repay your Line of Credit each month and Cedar will report the positive payment history to the Credit Bureaus

Market



102MM+ American consumers have thin credit profiles or no credit at all



Outstanding consumer credit from 2000-2019 is estimated at **\$4.11 Trillion**



Americans spend around **\$2.8B** on Credit Repair Services.

BUSINESS MODEL



Customers link accounts to identify/select recurring bill payments and start the Credit Builder Cycle



Cedar extends a line of credit and funds the customer's Cedar Card



Customer utilizes the Cedar Card to pay for bills, subscriptions, and other recurring payments



Cedar drafts the customer's linked bank account for the disbursed amount plus the 5% flat fee

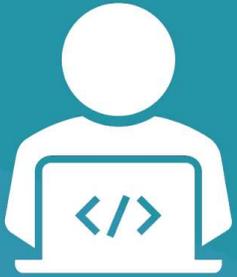


Cedar reports the customer's on-time payments to credit bureaus monthly

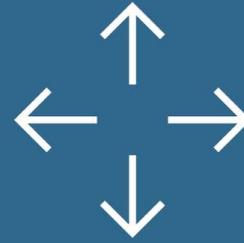


Repeat the Credit Builder Cycle

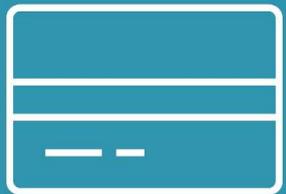
Proprietary Tech & Experience



Transaction algorithm to simplify Credit Builder eligibility



API-based tech stack to allow for dynamic change capabilities



Active credit controls to minimize risk and consumer cost



Fintech consumer lending expertise

Competition

chime

Chime | Other Secured Credit Cards
Over utilize consumers' cash on hand and ties up funds

Growcredit

Grow Credit
Minimal credit limit, extended term



Experian Boost™

Experian Boost
One-time use, limited impact on FICO & Vantage scores

Competitive Advantage

NO CREDIT CHECKS



Cedar doesn't pull your credit and relies on recurring bills and subscriptions to determine eligibility.

NO SECURITY DEPOSITS



Cedar lets you keep your hard-earned money in your account.

NO LONG-TERM COMMITMENT



Cedar's Credit Builder runs in 1-month cycles and you can cancel at any time.

AFFORDABLE



Cedar only charges a flat 0-5% fee on the portion of the Line of Credit you use each month. NO Late Fees & NO NSF Fees.



CEDAR

Credit Builder



ADAM FINKE
Hustler, CEO

MBA | Consumer Lending Expert
Purveyor of Financial Inclusion for All



GEORGE ULMER
Transformer, CTO

Fintech expert with wide knowledge
of API utilization



HENRY SZETO
Visionary, Designer

UI/UX design to create traction
and maintain monthly active users



Milestones & Next Steps



Beta platform development complete



\$52,500 in pre-seed funding since August 1, 2020



Falls Fintech Accelerator Participant (Aug-Oct 2020) with Bank Partnership through Central Bank of Kansas City and Central Payments

1

Find lead investor and complete seed round with goal of \$1-1.5MM

- platform/product dev
- customer acquisition
- operations

2

Launch customer acquisition strategy

- 25k through 2021, 1MM Revenue

3

Implement Bank Partnership

- Beta Launch Q4 2020
- Market Launch Q1 2021



CEDAR
Credit Builder

THE CREDIT YOU DESERVE



Adam Finke
CEO & Co-Founder



Adam@CedarCreditBuilder.com



507-290-1600



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