

Building the world's most innovative personal finance and credit solutions

PITCH VIDEO INVESTOR PANEL



cedarcreditbuilder.com Bellevue WA

Technology Software Finance Social Impact Api

OVERVIEW DETAILS UPDATES 11 WHAT PEOPLE SAY 16 ASK A QUESTION 5

Highlights

- 1 Multiple Revenue Streams
- 2 Contracted Bank Partner
- 3 Highly Experience Founding Team
- 4 Extended Product Roadmap for Consumer Graduation
- 5 Top Industry Advisors

Our Team



Adam Finke CEO & Co-Founder

Consumer lending expert with 10+ years in finance and operations. Most recently managed a \$500MM+ fintech consumer lending portfolio.

I (Adam Finke) have been a consumer lending expert for a number of years and saw first hand the damage high cost credit products can cause. I wanted to change the narrative and help people build solid credit profiles before they need them.



George Ulmer CTO & Co-Founder

Full stack developer with 15+ years of experience. Co-Founder & former CTO of HealthCrowd which has raised over \$9.8MM to date.



Henry Szeto Senior Developer

Full stack developer with 15+ years of experience and a leading team member of will.i.am's (Black Eyed Peas) artificial intelligence company (i.Am+).

LEAD INVESTOR



Black Canyon Black Canyon, LLC

Our experience with Adam has been nothing short of impressive. We believe that his ideas in the Fintech community can help solve issues and provide opportunity for many individuals. Adam is a great visionary that has amazing ideas and works to put them in play in the real world setting. We relate closely to his Midwestern roots. He is good at forming connections all while nurturing his current relationships. His down to earth attitude makes every conversation and meeting enjoyable.

Invested \$200,000 this round & \$200,000 previously

[Learn about Lead Investors](#)

Financial Access, Redefined.

Cedar is redefining access to financial services through our innovative credit products and personal financial tools. Banks continuously tout how they are providing the widest banked or unbanked access, but all show a desire to

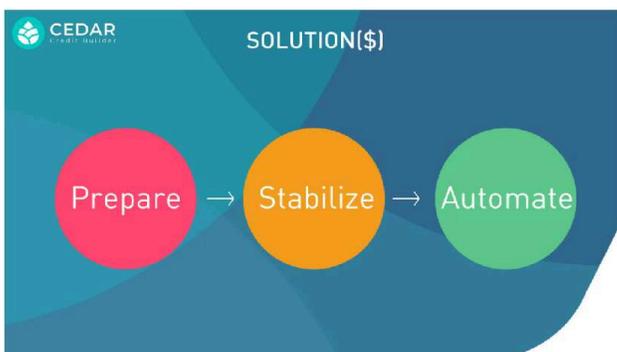
supporting the under-banked or improving access, but all they are doing is delivering the same old products, at higher costs, to more vulnerable populations. Cedar believes that there is such a large number of un-banked and under-banked consumers because the products and services currently being offered in the market do not meet their needs.

Cedar is here to support the 102 million US adults (12MM consumers age 18-24 with no credit profile at all) with thin or no credit profile who may not be able to access healthy credit products, the 78% of consumers living paycheck to paycheck caused by a 10% increase in wages since 2000 while real estate costs have increased by 32% and education by 57%, and the 53% of US consumers that have high levels of stressed caused by managing their finances.



The financial services industry incumbents keep saying the solution to this is more financial education, but this is not a reasonable response as we do not expect every driver on the road to be a trained Formula 1 driver. Cedar's approach to solving these problems is to change the financial vehicle our consumers are riding in and deliver financial products and services that automate the process of reaching their financial goals. Think of Cedar as the Tesla of financial services.

Starting with "Prepare", Cedar's Credit Builder is a simple and transparent way for our consumers to build a positive credit score so they are best equipped to interact with the financial services industry as it sits today. By turning our consumers' lifestyle purchases in to credit building opportunities, we make the process of building credit safe and flexible. From the the credit builder the Cedar product roadmap includes Savings, Demand Deposit Accounts (i.e. checking), and Graduation Credit Products that will be used in tandem to begin Stabilizing our consumers finances and build a foundation for long-term success. Cedar's objective is to continue progressing to the point where we can automate financial processes based on each consumer's specific financial data and goals.



With an emphasis on simplicity the Cedar Credit Builder helps consumers build a positive credit scored by using the money the consumer has already budgeted to cover the bills they already pay and earn the credit they deserve.

3 Easy Steps to Build Credit

1. Link Your Accounts- Cedar finds the bills & subscriptions you pay each month and gives you a Cedar Credit Builder Card to pay them. Keeping you safe by not extending more credit than you need.
2. Update Your Payment Method- No need to change your life. Just add the Cedar Credit Builder Card as your preferred payment method for the selected bills & subscriptions.
3. Watch Your Credit Grow- Payoff your Credit Builder each month and Cedar

will report the positive payment history to the credit bureaus.

CEDAR CREDIT BUILDER

Turn every lifestyle into a credit building opportunity.

Live. Build Credit.

- LINK YOUR BANK ACCOUNT
- LIVE YOUR LIFE
- WATCH YOUR CREDIT GROW

CEDAR MARKET

US Pop: 321MM

77% > 18yo

50% Thick Credit Profiles

41% Thin/No Credit Profile or Invisible

102MM

- 2020 Neobank Market Value: **\$34.77B**
Expect to reach **\$722.6B** by 2028
- 33.98m people living below poverty line in the US.
- Americans spend around **\$2.8B** annually on Credit Repair Services
- 2 Stage Customer Acquisition Strategy
Stage 1: B2B2C, Stage 2: B2C
Goal of 25,000 consumers by December 2022

Disclaimer: These are market projections and cannot be guaranteed

CEDAR BUSINESS MODEL

- Credit Builder Revenue**
 - Monthly \$5 Credit Builder Fee
 - Transaction Interchange 1.2% x \$5.10/par
- White Label Revenue**
 - Credit Builder Servicing Fee
 - Alternative Data Credit Products
- Graduation Revenue**
 - Direct Deposit Account
 - Savings Account
 - Add-On Cedar Credit Products
- Ancillary Revenue**
 - Underwriting Model Licensing
 - Credit Referral Networks
 - Leads List Generation

CEDAR COMPETITION MATRIX

High Credit Impact / Low Flexibility: **TRIM**, **Perch**, **tomo.**, **CEDAR**

Low Credit Impact / Low Flexibility: **Experian Boost**, **LevelCredit**

Low Credit Impact / High Flexibility: **growcredit**, **Self.**

High Credit Impact / High Flexibility: **chime**

CEDAR Competitive Advantages

- NO SECURITY DEPOSITS**
Cedar lets you keep your hard-earned money in your account.
- NO CREDIT CHECKS**
No need to pull your credit as Cedar relies on bank transaction data to determine eligibility.
- NO LONG-TERM COMMITMENT**
Cedar's Credit Builder runs in 11-month cycles and you can cancel at any time.
- AFFORDABLE**
Cedar charges a flat monthly \$5 fee. NO Late Fees & NO NSF Fees.

Proprietary Tech

- 
Proprietary Eligibility Algorithm
 Transaction algorithm to simplify Credit Builder eligibility and maximize revenue
- 
Innovative Credit Controls
 Active credit controls to minimize risk and consumer cost
- 
API-Based Tech Stack
 API-based tech stack to allow for dynamic change capabilities



CEDAR FAMILY

Founding Team

- 
ADAM FINKE-HUSTLER, CEO
 MBA | Consumer Finance Expert
 Purveyor of financial inclusivity for all.
 MetaBank
- 
GEORGE ULMER - Transformer, CTO
 Premier full-stack developer with success as CEO/COO, founder of Health Groves
 smartsheet
- 
HENRY SZETO - Visionary, Sr. Developer
 UI & UX lead with years of valuable startup experience.
 GIMBAL

Advisors

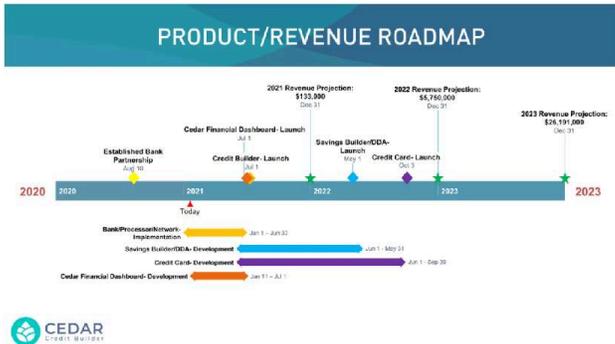
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TRENT SORBE
 Founder/President
 Central Payments
- 
KATHRYN PETRALIA
 Co-founder/COO
 Kabbage

MILESTONES & NEXT STEPS

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Beta platform development complete
 • Onboarded 10 Production Users
- 
Letter of intent drafted with Credit Partner: Access to 10MM+ customers
- 
Falls FinTech Accelerators Completed October 30th 2020 BETA Acceleration (Top MN Startups); March-May 2021

- Finalize Bank Partner Onboarding
- Finalize Credit Builder White Label Agreement with Strategic Partners
- Phased Launch Timeline**
 - MVP Launch- July 2021
 - Full Market Launch- Jan 2022

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