PRESS KIT

ABOUT CURRENT

Current is a leading consumer fintech platform helping everyday Americans improve their financial lives. We're focused on building integrated solutions to solve needs that stand between Americans and their financial goals, making it easier for everyone to build the future they deserve. To learn more about us, visit http://www.current.com or download our app on the App Store or Google Play.

Current is backed by investments from Springcoast Partners, Andreessen Horowitz, Tiger Global Management, Avenir, Foundation Capital, Wellington Management, Sapphire Ventures, General Catalyst, Cross River and QED Investors.

CURRENT ACCOUNT FEATURES:

- **Faster direct deposits:** Members receive their paychecks up to two days faster with direct deposit.

- **Credit Building:** Members can build credit history with the Build Card, a secured charge card that is connected to their available spending balance. Members have a single spending balance to view and manage on Current's platform and–unless they have Fee-Free Overdraft activated on the Build Card–can spend only up to the funds available in their account, which are reserved to pay a member's bill each month, allowing them to build credit safely as their on-time payments are reported monthly to the three major credit bureaus (Equifax, Experian and TransUnion).

- **Paycheck Advance:** Qualifying members can access up to $1,000 of their upcoming paycheck without any mandatory fees. Advances are available for free within three business days or instantly, for a fee. Members can become eligible through receiving eligible payroll deposits at Current, with other eligibility criteria such as maintaining

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consistent payroll deposits into their Current accounts.

- **Current Boost:** Members can potentially receive a Boost rate of up to 6.00% on the portion of balances up to $2,000 per Savings Pod, on up to three Savings Pods, from Current by adding money to their Savings Pods and enabling the Current Boost feature. Only members who receive and maintain an eligible payroll deposit of $200 or more in their Current accounts and are subscribed to Current Max are eligible for the maximum Boost rate of 6.00%. Members can seamlessly transfer money between Savings Pods and their spending balance and boost payments are paid daily.

- **Cryptocurrency:** Members can buy and sell up to dozens of cryptocurrencies without trading fees with their funds on Current and instantly access funds earned from their cryptocurrency sales directly with the Current app.

- **Fee-Free Overdraft:** Qualified members can overdraft up to a specified amount using their debit card or Build Card without overdraft fees.

- **No overdraft or hidden fees for any members.**

- **No minimum balance requirement and no minimum deposit required to open an account.**

- **Earn points and get cash back:** Eligible members can earn points in eligible categories when using their Current Build Cards. Points are redeemable for cash.

- **Pay Anyone:** Members can make payments to anyone in the U.S. (with or without a Current account) using just their phone number.

- **Industry-leading 24/7 member support:** Current offers comprehensive support for members via phone, live chat and email. Support is available via live chat and email **24 hours a day, seven days a week, 365 days a year.**

- **Instant spending notifications:** Members receive push notifications with transaction details as soon as their card is swiped, allowing for more visibility into spending and also security to monitor any suspicious activity.

- **Savings Pods:** Members have the option to automatically save money in different ‘Savings Pods’ by using scheduled deposits and using round-ups every time they swipe to automatically allocate funds for specific purchases. This money then is no longer available in their spending balance but can be instantly unlocked when it is ready for use. Money in Savings Pods are eligible for Current Boost.

- **No ATM fees:** Members can withdraw cash from their accounts without any ATM fees at over 40,000 in-network Allpoint ATMs in the U.S.

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- **Add cash:** Members can add cash instantly into their Current account at over 60,000 participating stores.

- **Mobile check deposit:** Members can deposit physical checks into their Current account using their phone's camera.

- **Instant, fee-free money transfers:** Using their personalized Current ~tags, members can instantly send or request money via Current Pay to other members on Current without any transfer fees.

- **Tools for money management:** Members have tools to help manage their expenses, including options to create individual monthly budgets for specific spending categories. In addition, members have insights into their spending, including how much money they have spent in a month vs. how much they have earned.

- **Top level security:** Each Current card comes with an EMV chip and the latest technology. In addition, members have the ability to block transactions from specific merchants to further heighten their card security and minimize risks for fraud.

- **FDIC Insured:** FDIC insurance of up to $250,000 is available on customer funds through pass-through insurance at Choice Financial Group, Member FDIC, and Cross River Bank, Member FDIC.

- **Works with Apple Pay and Google Pay**: For faster and more convenient purchases.

- **Teen banking:** Current also offers custodial accounts for those under 18. These accounts allow teens to learn financial responsibility and independence with their own account and debit card. The accounts also give parents the ability to instantly transfer money to teens in a convenient and secure way and full visibility into spending and balances.

Signing up for a Current account takes minutes.

CURRENT MAX FEATURES:

Current Max is a monthly subscription feature that provides additional value per month to subscribed members' Current accounts. Everyone has access to Current Max, but subscribers who receive their paychecks at Current can maximize Current Max's benefits and receive up to $30 per month in benefits for $10.

Features included in the monthly subscription:

- Members can earn up to 6% on up to $6,000 total of their savings via Current Boost–one of the highest rates in the industry. Only members who receive eligible payroll deposits on Current and subscribe to Current Max are eligible for the 6% rate.

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- Eligible members can earn two additional points per dollar spent on eligible categories using the Current Build Card (for members who receive eligible direct deposits at Current, they will receive 3x rewards points per dollar spent on eligible categories using the Current Build Card).
- Premium Member Voice Support

EXECUTIVE BIOS

Stuart Sopp, CEO and Co-Founder

Stuart Sopp is the CEO and Co-Founder of Current, a leading consumer fintech platform transforming financial access for everyday Americans. From 1999 - 2014 he spent his career developing and trading financial systems at Morgan Stanley, Citi and Deutsche Bank. He started Current after recognizing that the growing inequality gap could be addressed through innovation in technology to improve financial outcomes for everyone.

Trevor Marshall CTO and Co-Founder

Trevor Marshall is the Co-Founder and Chief Technology Officer at Current, a leading consumer fintech platform transforming financial access for everyday Americans. A graduate of Columbia University with degrees in math and computer science, Trevor worked on automating trading strategies at Morgan Stanley and built applications on distributed ledger technology before creating the foundation for Current. In 2015, he began building the Current Core, Current's proprietary banking technology, which provides stability, faster money and cost savings that are passed onto customers, and allows Current to provide experiences that cannot exist on traditional banking infrastructures.

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Cryptocurrency services are powered by Zero Hash LLC and Zero Hash Liquidity Services LLC, and may not be available in all states. Terms and conditions apply. All forms of investments carry risks, including the possible loss of principal. Cryptocurrency is not subject to FDIC or SIPC coverage. The cryptocurrency assets in your Zero Hash account are not held at Current or Choice Financial Group. Current and Choice Financial Group are not responsible for the cryptocurrency assets held in any Zero Hash account. Neither Current, nor Choice, is involved in the purchase, sale, exchange of fiat funds for cryptocurrency, or custody of the cryptocurrencies. Terms and Conditions apply (platform and user agreements.) Crypto on Current is not currently available in HI. Licensed to engage in Virtual Currency Business Activity by the New York State Department of Financial Services. This does not constitute investment advice.

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