



Membership growth by spreading financial education

Average age of a credit union member is 47.

“33% of the U.S. population is under age 20, yet young demographics are underserved by credit unions.”

-NCUA

Parents want to teach their children about money.

“67% of parents think that their 5- to 8- year olds should be learning about money.”

-Junior Achievements

Parents don't know how to teach their children about money.

“52% of parents think debit cards and checks help your credit score.”

-Debt.com

zogo

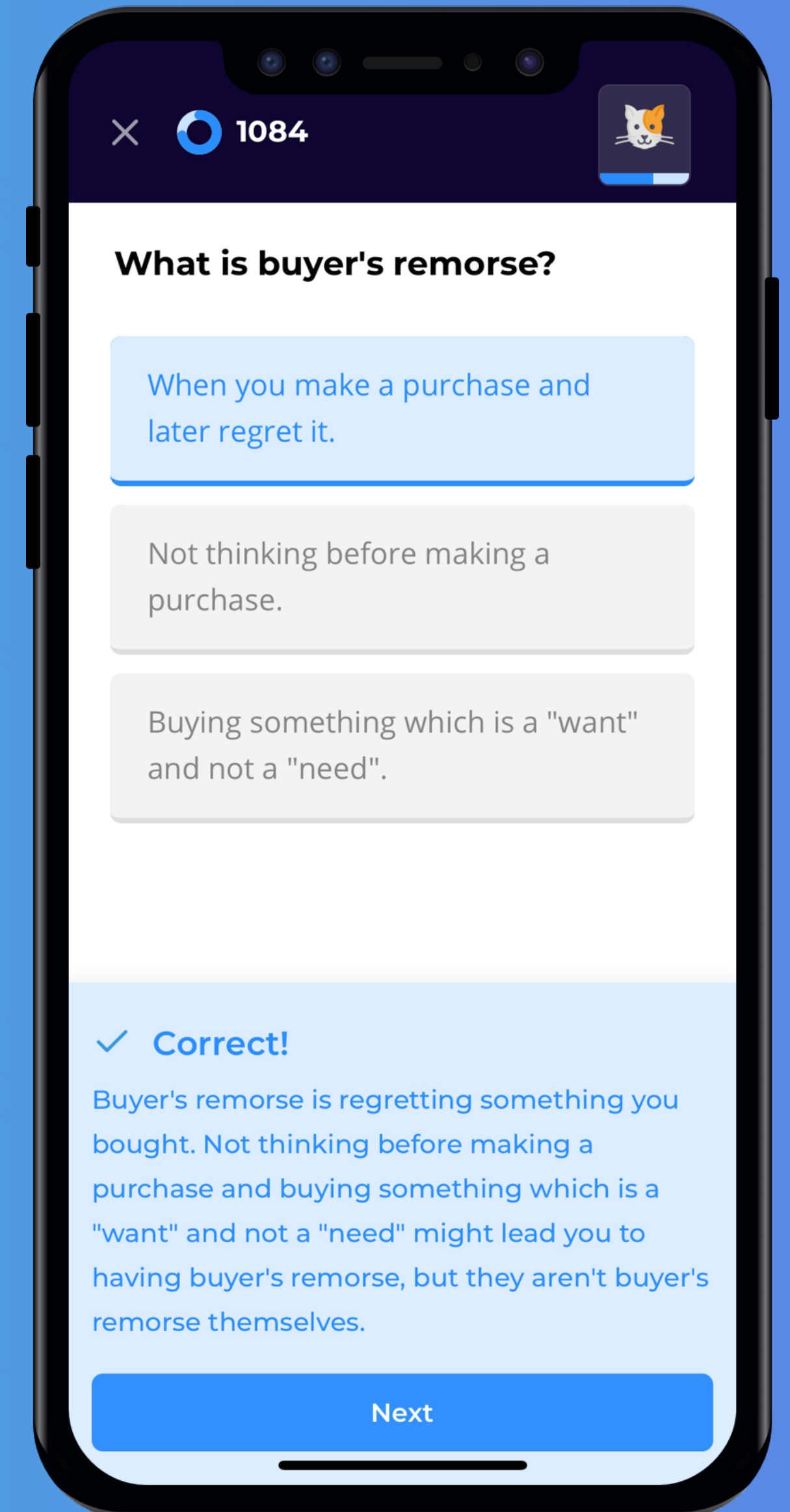
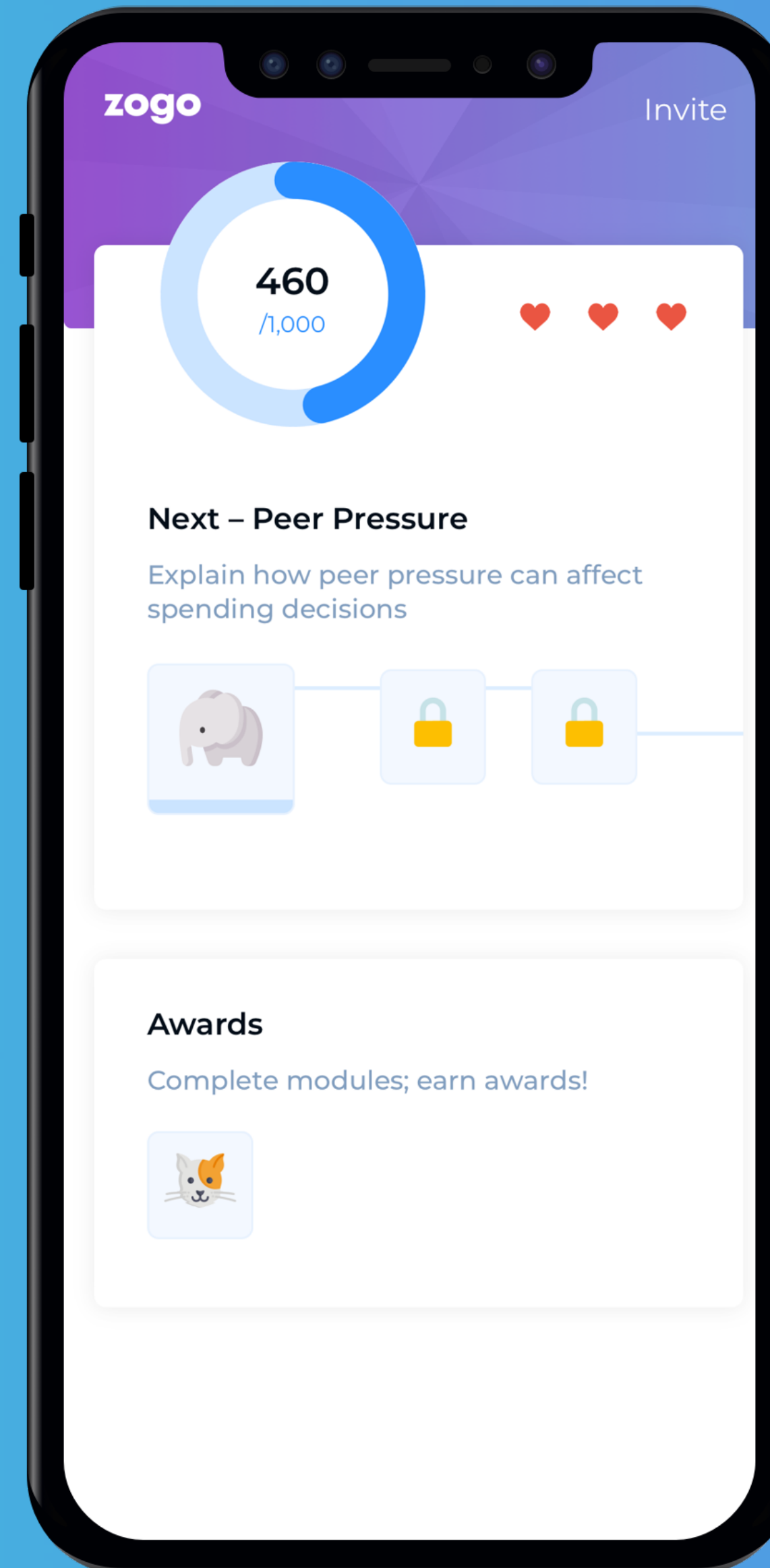
Financial Education App

Distribute to current members & schools

Backed by behavioral science

Marketing Tool

White-labeled



Mary is the mother of two teenagers:



Greg (17 years old)



Amy (14 years old)



Through email, she finds out that MassMutual CU will sponsor her kids to learn financial literacy through Zogo.



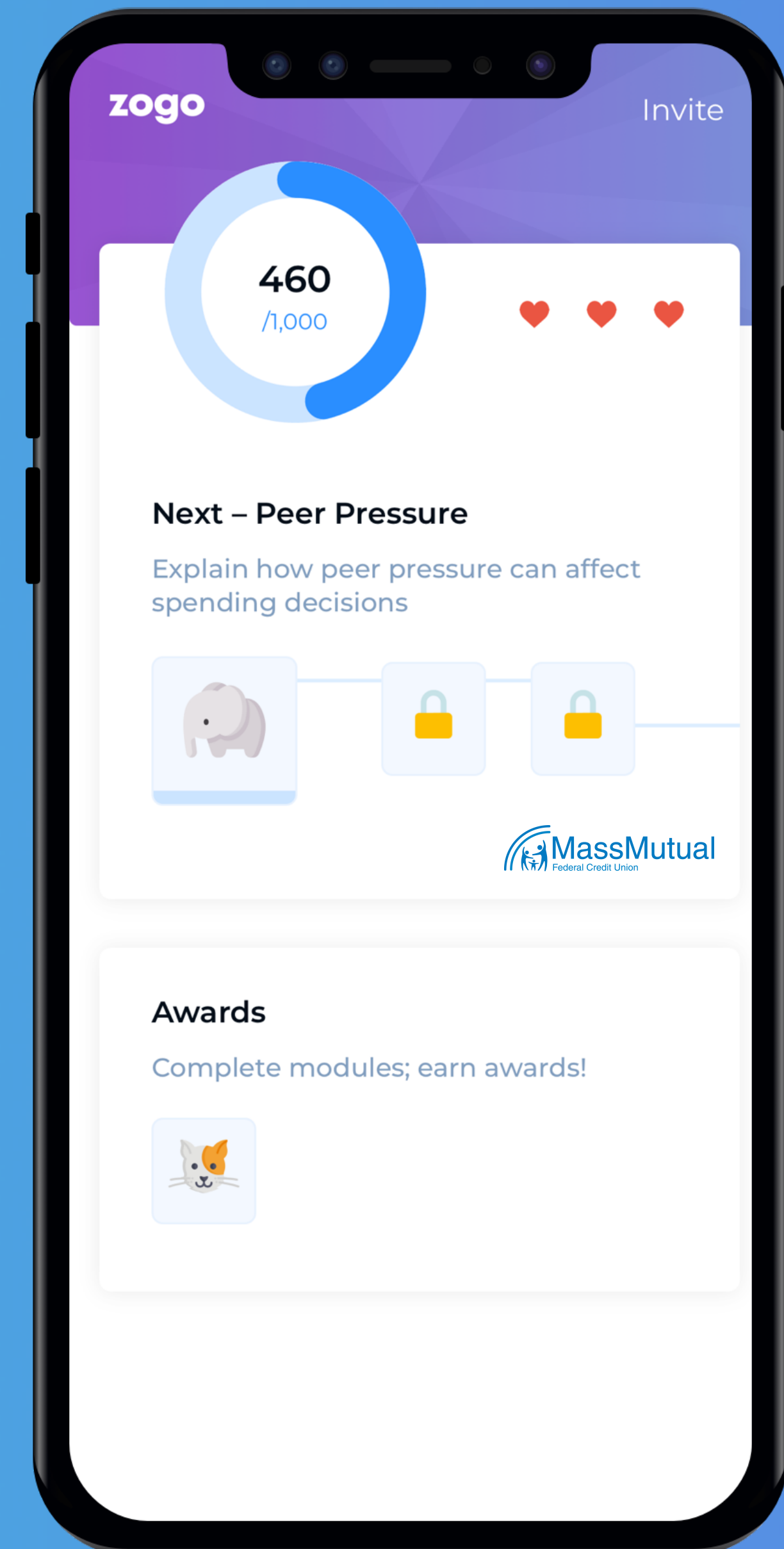
zogo



Check this out!



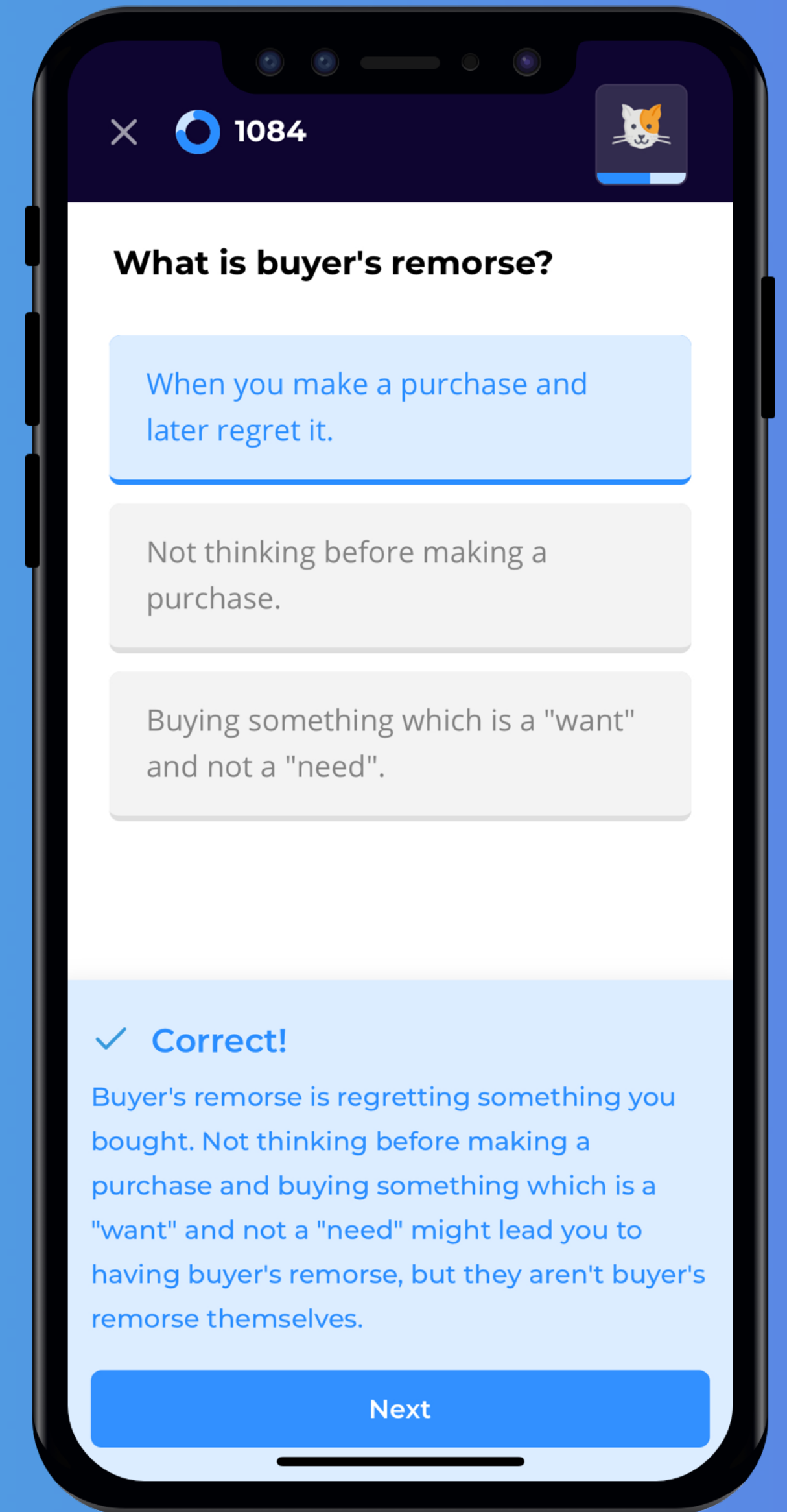
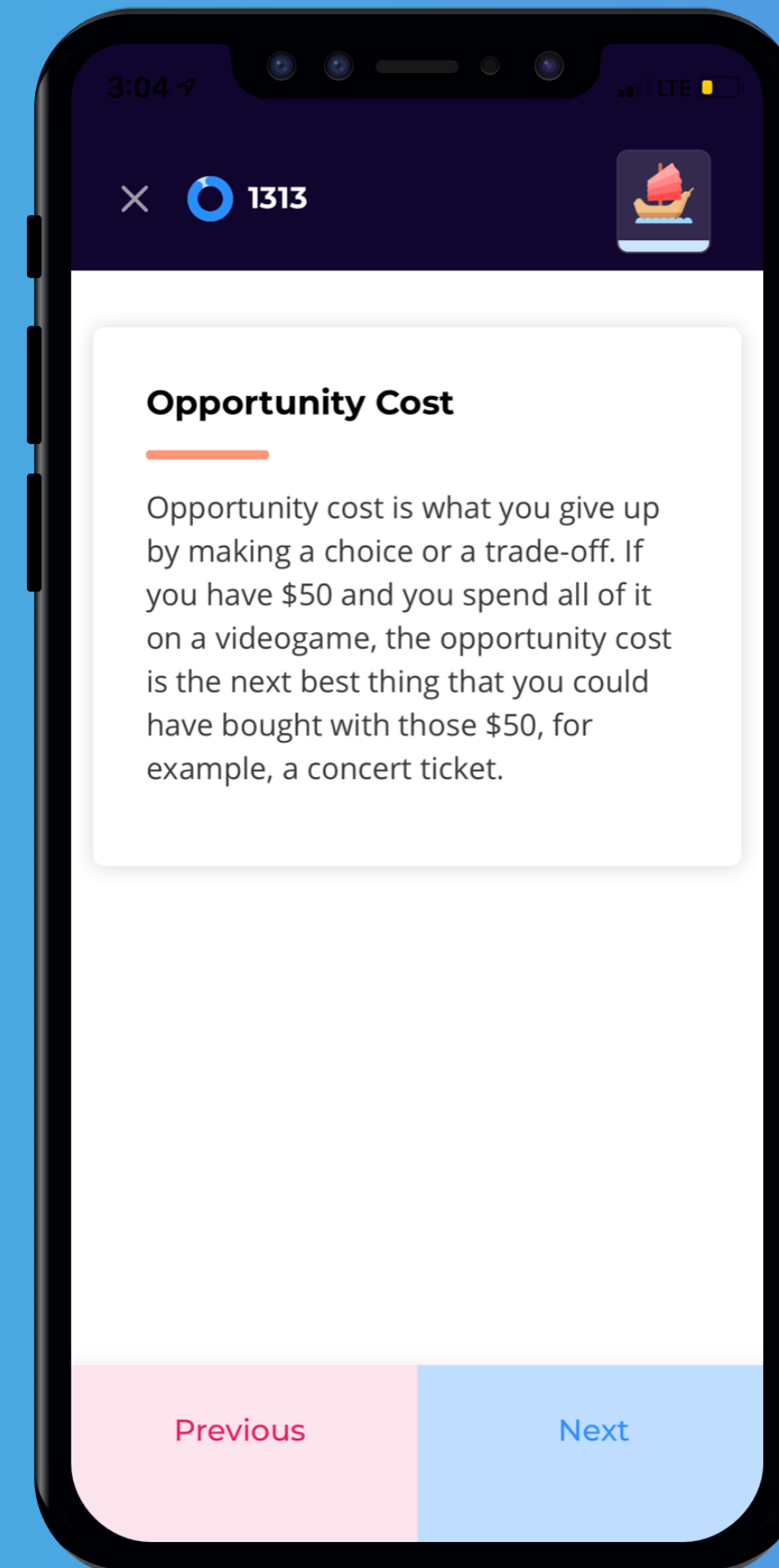
Greg and Amy download
Zogo and enter MassMutual CU access
code. The app is then branded with
MassMutual CU's logo and content.



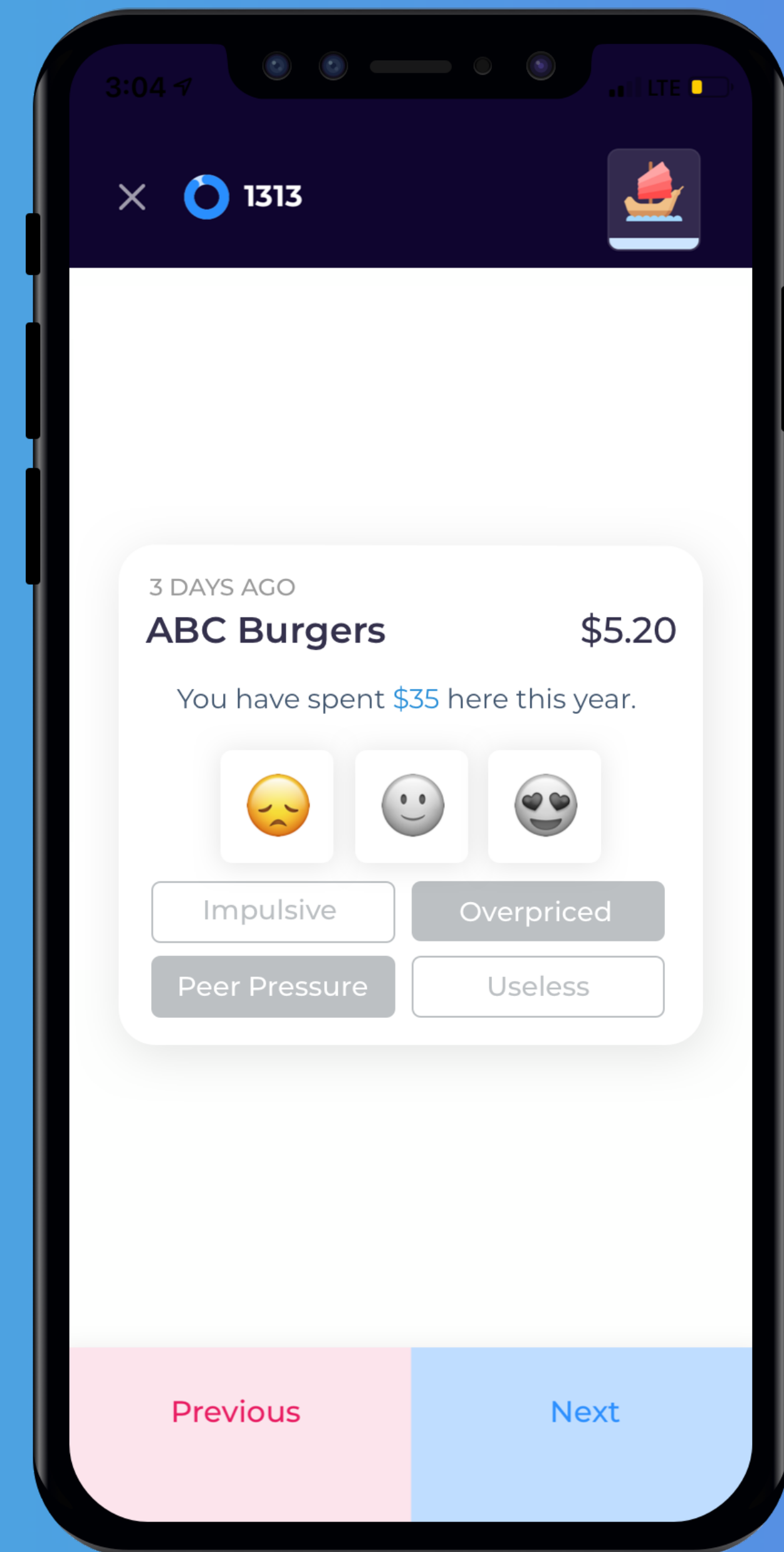
300+ bite-sized modules

in the app teach them everything
about personal finance.

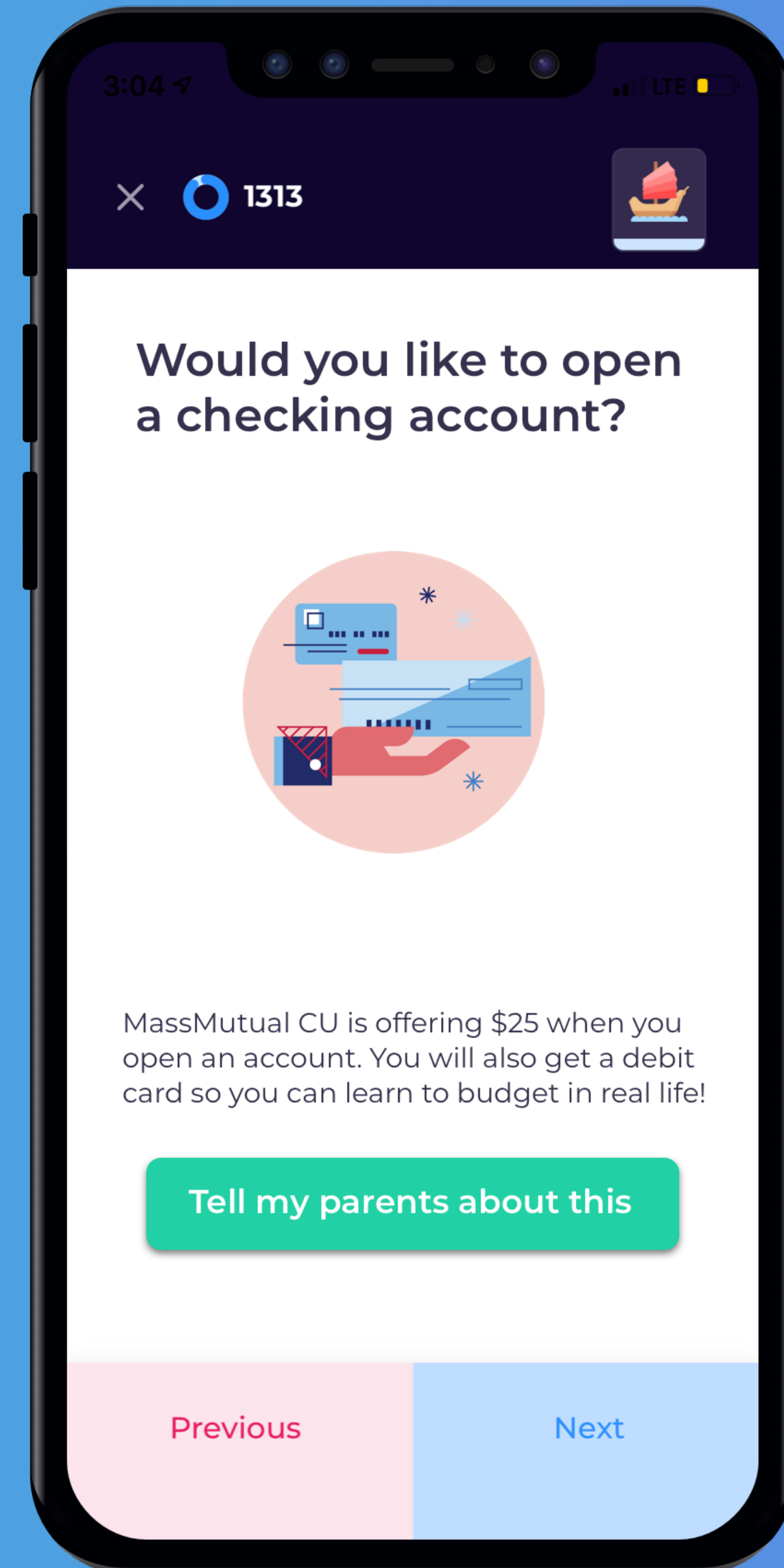
And we earn money every
week for learning!



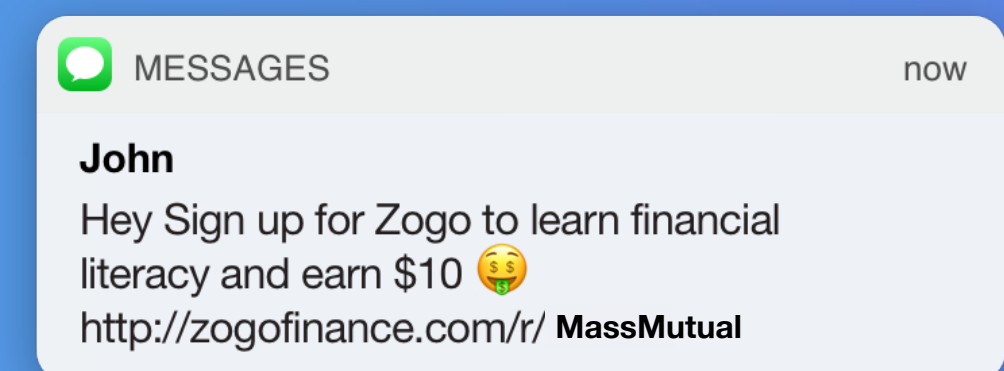
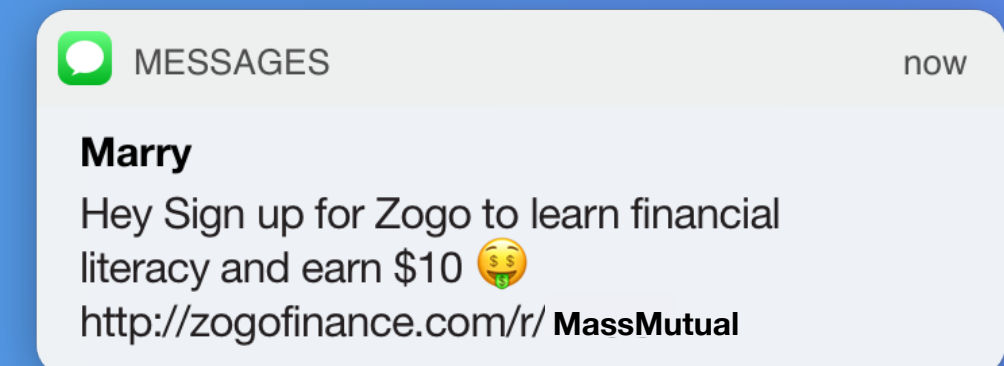
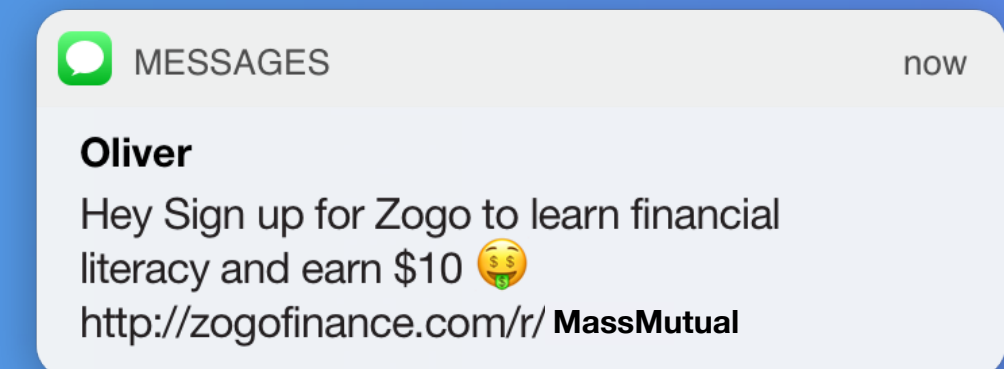
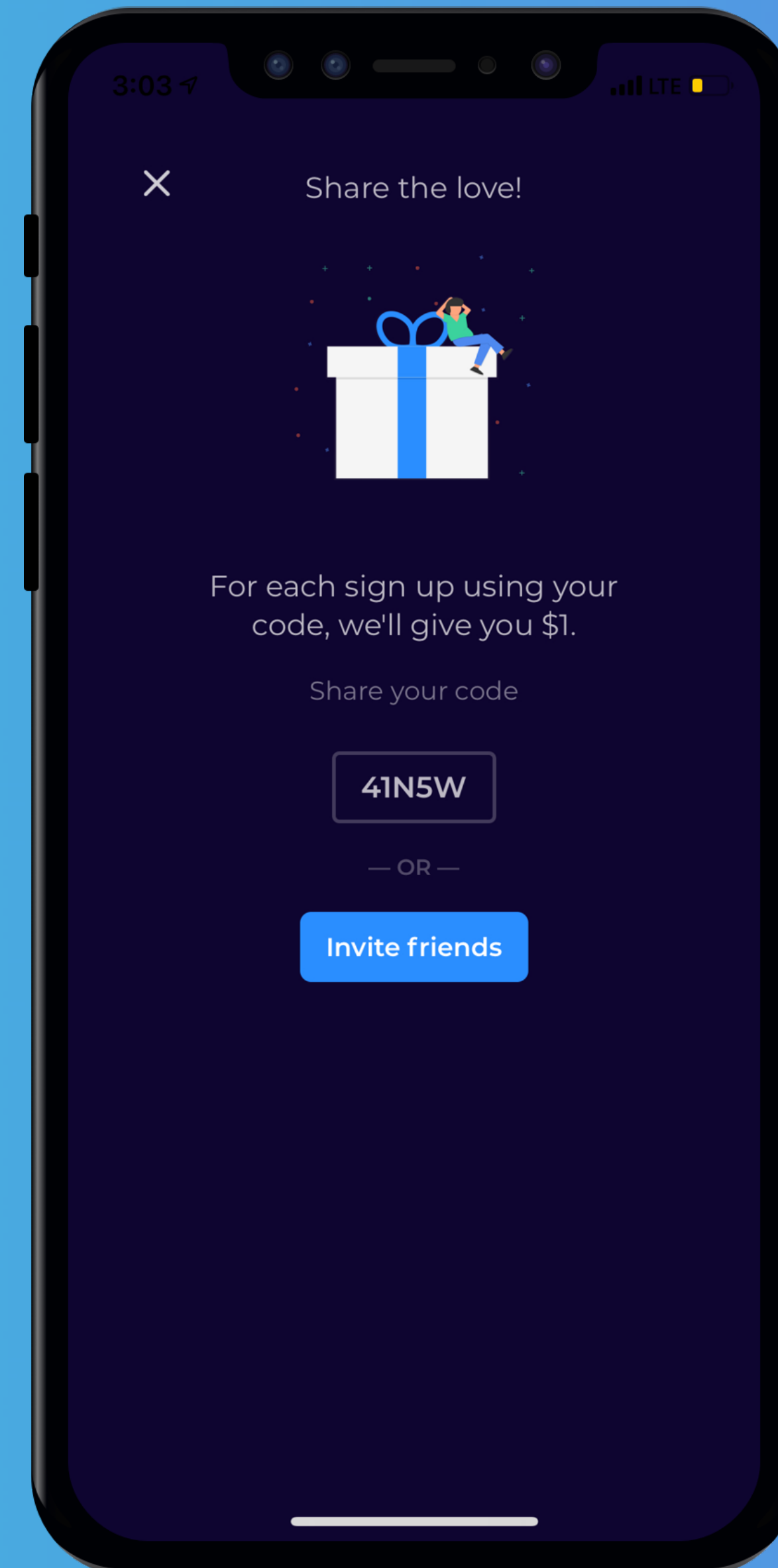
They also learn from their own spending when they link their bank accounts.



Every once in a while,
Zogo will prompt them to message their
parents about opening an account.



Through the referral
feature, Greg and Amy can also get
their friends to download the app.



Greg and Amy can redeem the money they earned in the app via electronic gift cards.





Distribute to members



Send out emails with app
download link and access code

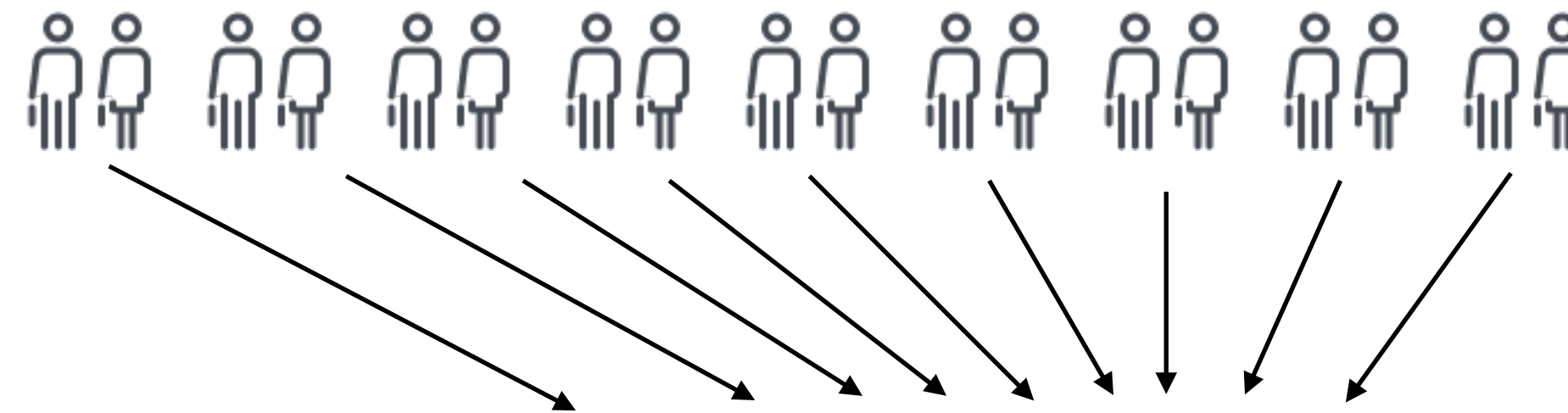
Distribute to schools



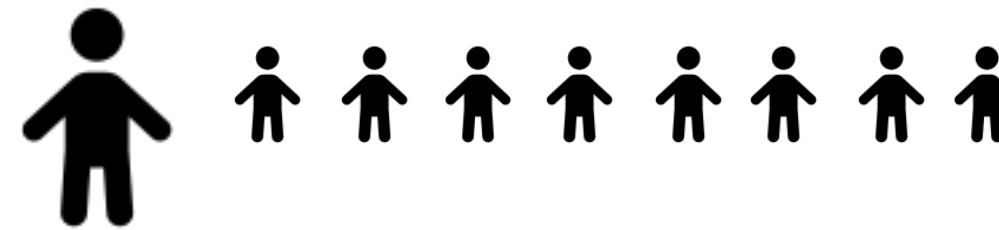
Leave behind after seminars or
provide to school administrators



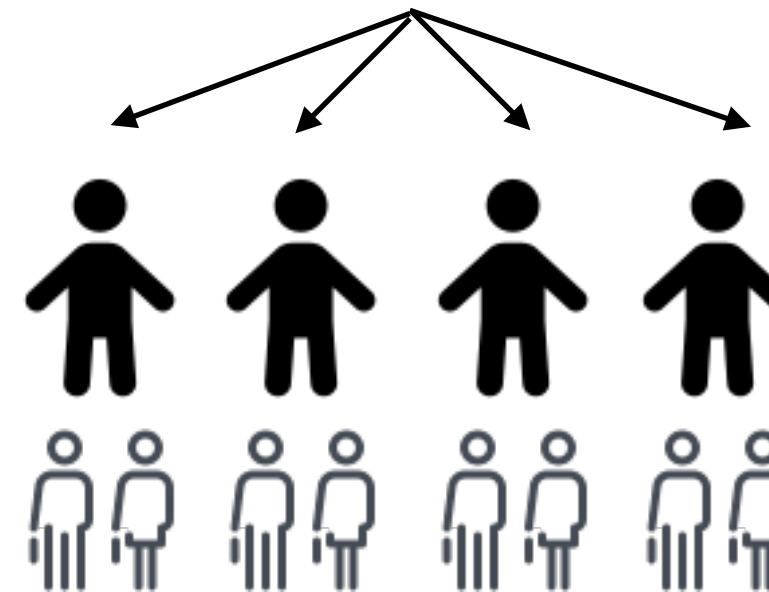
Total Members: 12,272



Their children who are nonmembers



Their children's friends



New Members!

Phase 1

Pineapple Release

Oct. 31st, 2019

Child app only

Turn-key
(no integration)

Incentives funded
by CU

Phase 2

Child app & Parent app

Turn-key
(no integration)

Incentives funded
by CU

Tracking portal for CU

Phase 3

Child app & Parent app

Integrated account
opening

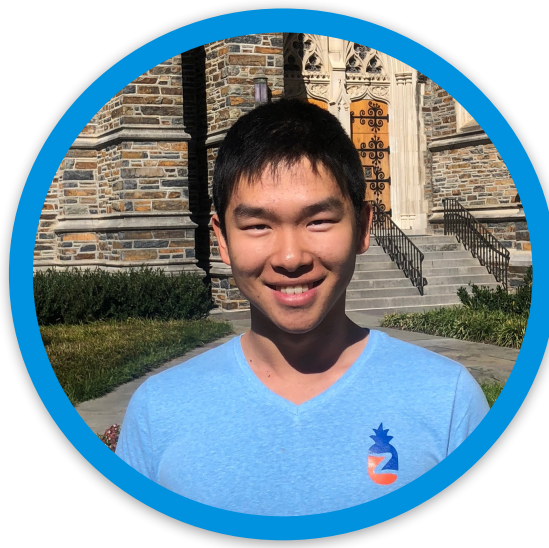
Incentives funded
by Parents + CU

CRM for CU



Founded by Gen Z. Developed with Parents.

Serial entrepreneurs. Technology veterans. Scientists.



Bolun Li

Serial entrepreneur, 30 under 30



Scott Ogle

Former CEO of Sageworks



Joseph Sherlock

Sr. Director at Duke Behavioral Lab



Simran Singh

Developer for 5+ Apps



Steve Buttitta

15 yrs in B2B software



Simon Komlos

2 exits. Expert in UI/UX.



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