monit

Built for Bankers by Bankers

Actionable Intelligence For Bankers & Businesses They Serve

Pre-integrated with Q2

Recognized By

AMERICAN BANKER | BARLOW RESEARCH | CELENT | datos INSIGHTS | Finovate | javelin

Monit is pre-integrated with digital banking to automate lead generation for business bankers by leveraging transaction & accounting data while providing a unique Digital CFO experience for business owners.

Grow Deposits & Fee Revenue. Win Back Primary. Improve Sales Culture.

Partnered with 30+ Financial Institutions

TD Bank
Citizens
Eastern Bank
JOIN US FOR GOOD™
Citizens Business Bank
A Financial Services Company
b1BANK
Bank of Tennessee
Texas Security Bank
Orion Federal Credit Union

Backed by Tier 1 Fintech Investors

American Bankers Association®
BankTech Ventures
JAM
FINTOP Capital
ttv capital

Team of Former Bankers

Webster Bank®
First Republic Bank
City National Bank
An RBC Company
J.P.Morgan

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Problem

Business owners and the Banks that serve them, cope with tough, but connected problems

SMB Problems

1. 82% fail due to cash flow mismanagement
2. Not Financial Experts
3. Too many hats, not enough time

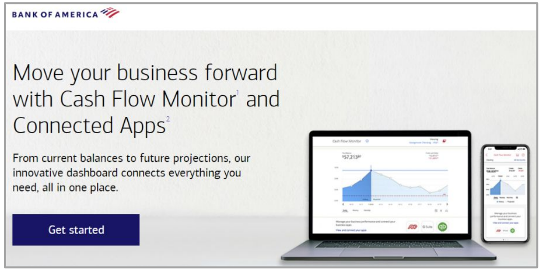
FI Problems

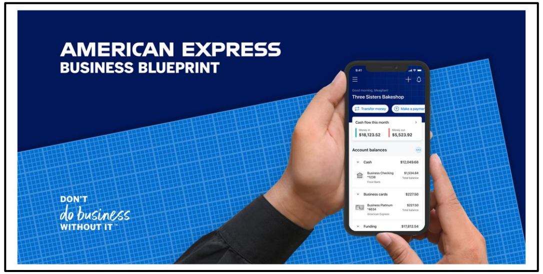
1. Bankers manage too many clients
2. Data is everywhere and not actionable
3. Sales Culture is under construction

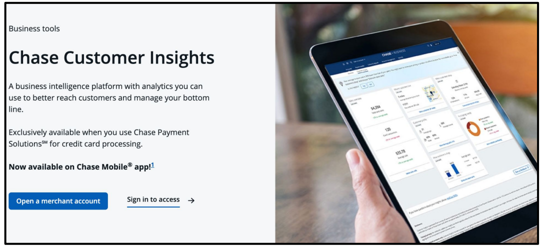
Bank and non-bank competitors are aggressively launching new data-driven products and services to support SMBs. 12 out of 20 Top US FIs by asset size now offer tools.

Large Banks

CHASE
PNC
AMERICAN EXPRESS
TRUIST
Citizens Bank
TD







Non-banks

bluevine
intuit quickbooks
Square
shopify
stripe
PayPal

SMB Data is everywhere, FIs need to unlock the Client 360 View

Example Tech Stack for a Business Owner

- Accounting: Quickbooks
- AP & AR: Stripe
- HR & Payroll: Gusto
- Expense Management: Ramp
- CRM: Hubspot
- Marketing: Mailchimp

How “Good” Business Bankers prospect today

1. **Referrals from happy clients!**
2. **Leverage Existing Relationships & Partner with Centers of Influence (COIs)**
   - Attorneys, CPA Firms, CDFIs, Accountants, Real Estate Agents, etc
3. **Networking & Community Engagement**
   - Chamber of Commerce & Local Events
   - Volunteer work and Board Memberships
4. **Email Campaigns**
5. **Door to Door Sales & on site Business visits**
6. **Leverage Data & Technology tools**
   - UCC Filings
   - IBIS World
   - Vertical IQ
   - Transaction Mining
   - Review Annual Financials

The market opportunity is calling NOW for FIs to go all in on Business Banking

6.8 million

businesses in the US with revenues between $100k to $10mil

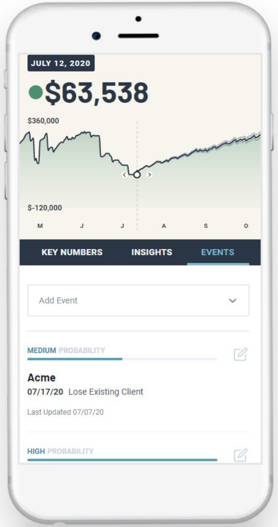
75%	*of businesses want advice from their Primary FI*
85%	*of businesses would like their online banking sites to integrate more tightly with their accounting systems*
9	*hours/week on average are spent on bookkeeping*
82%	*of business failures are due to poor cash flow skills*
60	*days is the average of upcoming expenses in cash on hand*
55%	*of businesses call a Big 4 Bank their "Primary FI"*

Sources: Barlow Research, J.D. Power, Fundera, Q2, Javelin, TD Bank, JP Morgan Chase, Datos Insights
Big 4: Bank of America, JP Morgan Chase, Wells Fargo, American Express

Solution

Monit enables Banks to supercharge digital advice at scale for SMB owners...
...*and* provides a never-before-seen view of your business banking portfolio

SMBs:



- A "Digital CFO"
- Cash Flow forecasting
- Personalized Insights
- Business Valuation
- Scenario Planning
- Industry Benchmarks
- Multi-Business Compatible

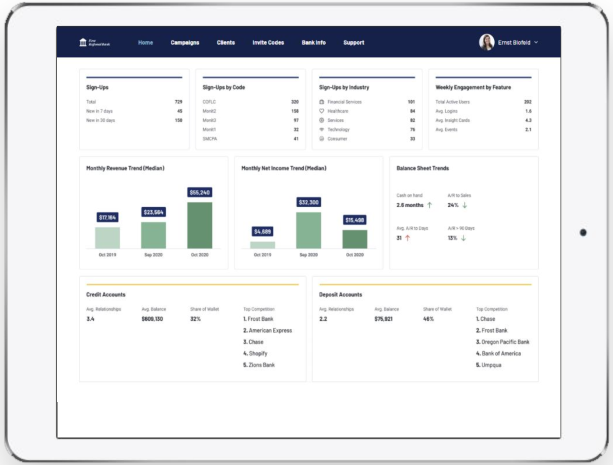
Integrations Available

intuit quickbooks

xero

FreshBooks

Banks:



- Dashboard for Real-time Portfolio Analytics
- Share of wallet Automation
- Campaign Builder Tool
- Next Best Product/Action insights

Monit unlocks sales insights from core transaction & 3rd party client accounting data to automatically identify the next best product for bankers to offer

Monit ingests core transaction data for <u>all</u> business customers & further analyzes those businesses that integrate 3rd party accounting systems

Monit's Proprietary Insights Engine identifies product recommendations for each business

Portfolio analytics, cross sell leads, and observations are delivered to the bank via Monit's Banker Portal or CRM upload

Unlock sales insights with direct integration to online accounting platforms

Online Accounting Platform

quickbooks

xero

FreshBooks

+ more integrations coming in 2025

New Data Extracted

- Balance Sheet
- Bank Accounts
- Bank Transactions
- Bill Payments
- Bills
- Chart of Accounts
- Credit Notes
- Customers
- Invoices
- Items
- Journal Entries
- Payments
- Profit & Loss
- Suppliers
- Tax Rates

Monit's Banker Insights

Deposits

J&L Plumbing has **$475,394** in cash on hand and no savings or investment accounts

Equipment Loans

Hank's Landscaping appears to have at least **4** equipment loan(s) at outside institutions

Payment Providers

Texas Tees, LLC appears to be using **Paypal**

Share of Wallet

Bella's Nail Salon appears to hold approximately **84%** of deposits outside your financial institution

Lending

MK Associates appears to currently have an Accounts Receivable balance of approximately **$300,000**

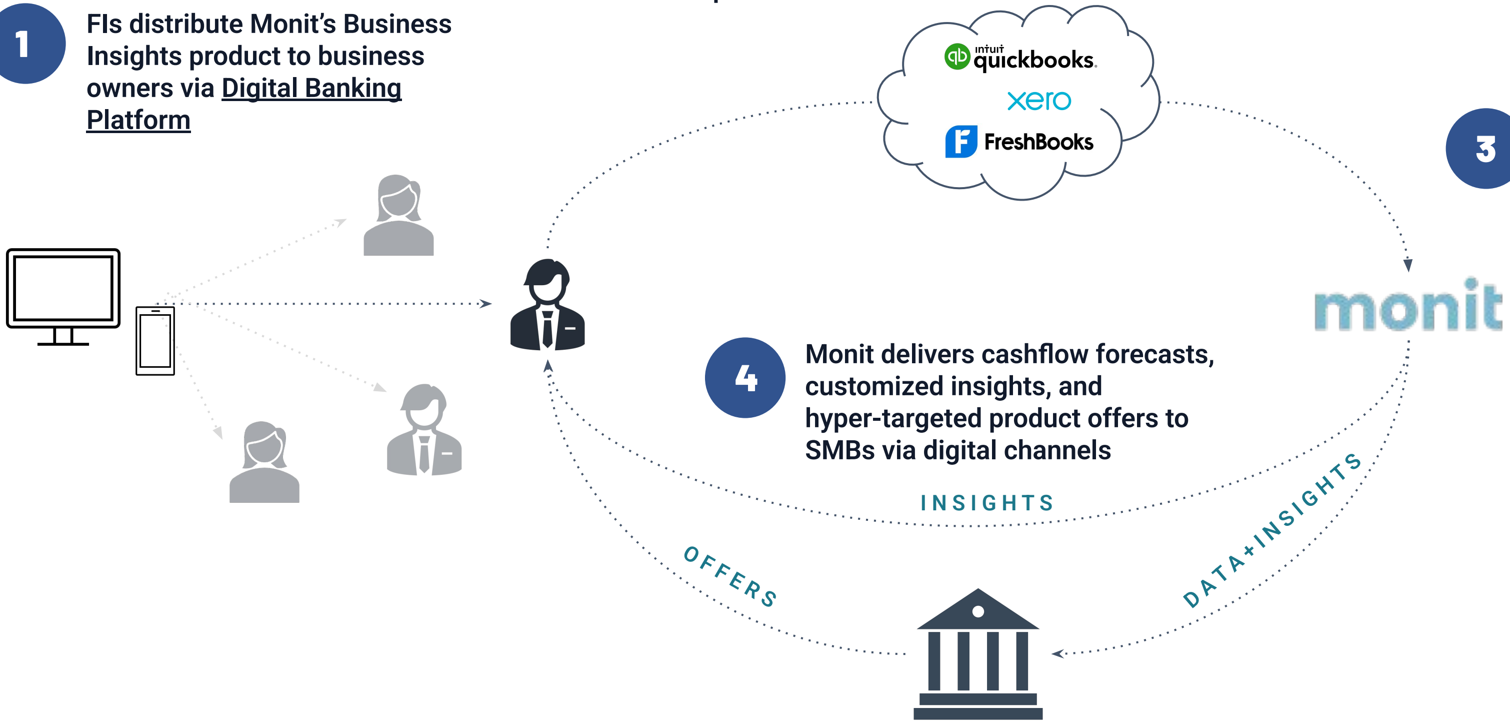
How Monit works

1 FIs distribute Monit's Business Insights product to business owners via <u>Digital Banking Platform</u>

2 Business owners securely connect their accounting package to Monit during a quick, one-time setup process

3 Monit's persistent connection to general ledger data powers SMB-facing Business Insights product <u>and</u> FI-facing tools offering broader and deeper views of SMB financials for client service

4 Monit delivers cashflow forecasts, customized insights, and hyper-targeted product offers to SMBs via digital channels



ROI

Sales Insights Surfaced For Our Partners

$60k

Average per client deposit balances identified as held outside of the primary institution

$22k

Monthly average transaction volume for each merchant processor account

$55k

Average size of an aging fixed asset replacement equipment loan

$121k

Average per client increase in deposits recently made outside the primary institution

$715k

Average size of an external commercial real estate loan

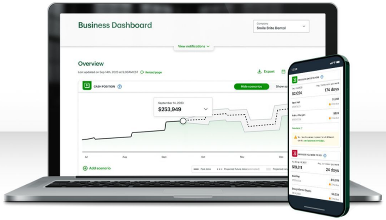
Big Bank Client Example: TD Bank ($366bn Assets)

Custom UI & Website

TD Small Business Dashboard

Now you can bring all your important business data into one convenient place. We know you're busy. That's why TD Bank created the TD Small Business Dashboard—to empower small business owners like you to stay connected with a simplified on-the-go view of your performance with tailored business insights. All at no additional cost.

Feel empowered with your own business financial intelligence center



Access a wealth of information anytime and anywhere

The benefits of syncing your accounting software, like QuickBooks®, Xero™ and FreshBooks, with TD Online Banking and the TD Bank app:

- Quickly monitor your business's performance so that you can stay focused on what's most important: your customers
- Spot opportunities with automated business insights and guidance
- Boost accuracy and efficiency, and feel equipped with the information you need to help your business thrive

Quick and easy to enroll

Industry Coverage

TD BANK: SMALL BUSINESS DASHBOARD AND TAP TO PAY ON IPHONE

Winner of the 2025 Celent Model Bank Award for Customer Centered Innovation in Business Banking

18th June 2025 CELENT

TD Bank's New Small Business Cash Flow Tool Gives TD A Competitive Edge

Analyst's Journal - by Julianna Kolb - June 26th, 2024

This May, TD Bank released a comprehensive digital cash flow tool for small business customers...

BARLOW RESEARCH

Best Product Development Innovation

- **TD Bank: Product Development Innovation Silver Medalist.** TD Bank's Small Business Dashboard provides small business owners with critical capabilities for automated cash flow forecasting, insight development, business scenario planning, and competitive benchmarking.

datos INSIGHTS

Outcomes

1. Product **conversion rates between 8 - 10%**
2. Monit-sourced leads had **30% overall lead conversion rate** at the individual banker level
3. These were **20% higher** than traditional lead sources
4. Champion Promoted!

Missy Stewart

Senior Product Manager for Small Business Digital Innovation

Interview

Bio

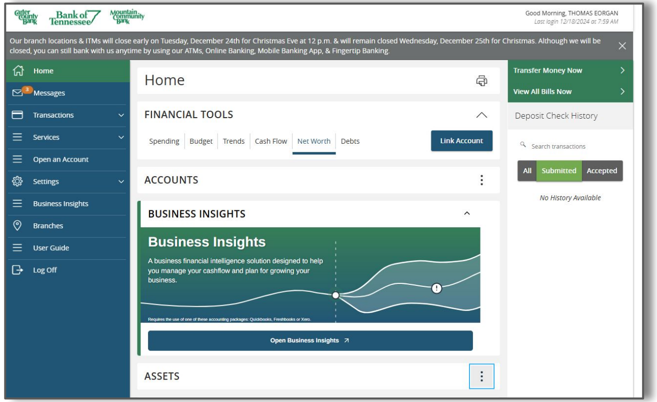
Missy Stewart is responsible for the Small Business Marketplace strategy at TD Bank, America's Most Convenient Bank. This strategy focuses on how TD Bank can enhance and differentiate the small business experience through customer-centric innovation. By engaging with small business customers, sales colleagues, and fintechs, Stewart helps TD Bank stay up to date on industry trends and launch new digital capabilities...

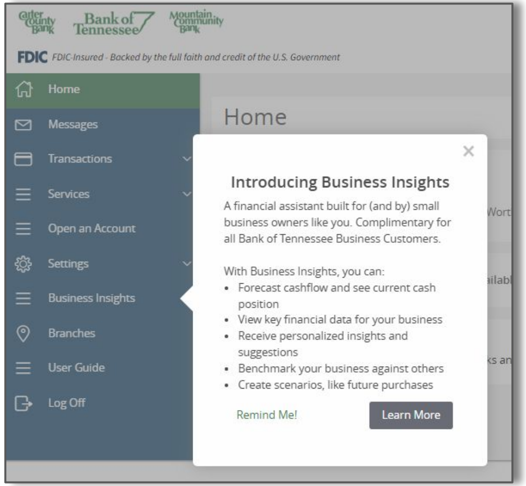
CV Points

- Patent pending on an AI tool that prompts small business users to act based on trends forecasted from their business' performance
- Launched the TD Small Business Dashboard pilot, enabling small business customers to sync their accounting software into TD Online Banking or the TD Bank App for automated cash-flow forecasting, insights, and more
- Currently integrating a TD Bank colleague-facing dashboard into a customer relationship management platform that will help enable small business sales teams to gather real-time insight into customer performance
- Prior to joining TD, she developed and led the digital adoption of an AI loan assistance program

Q2 Client Examples & Stories: Bank of Tennessee ($1.9bn Assets)

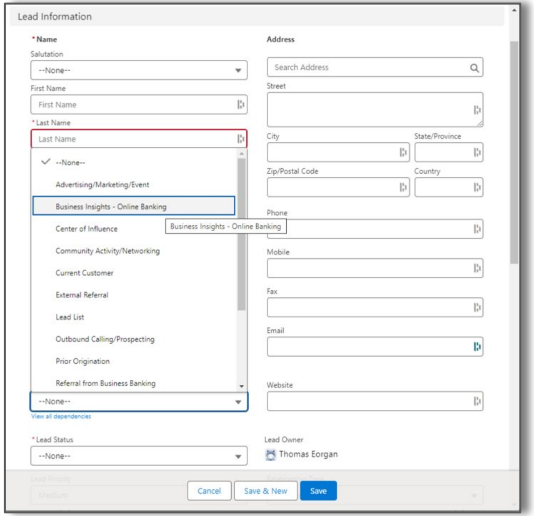
Digital Banking Setup





Q2 Discover Guide

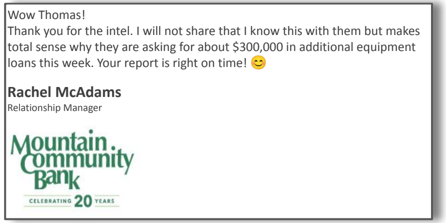
Salesforce Tracking



Feedback

"We are starting to see real culture change with our bankers. I'm getting outreach from the frontline asking for Monit-sourced leads as they are realizing that the data from customer insights is a powerful tool to uncover new opportunities with clients."

Thomas Eorgan
SVP Sales Enablement


Wow Thomas!
Thank you for the intel. I will not share that I know this with them but makes total sense why they are asking for about $300,000 in additional equipment loans this week. Your report is right on time! 😊

Rachel McAdams
Relationship Manager

Mountain Community Bank
CELEBRATING 20 YEARS

Q2 Client Examples & Stories: b1BANK ($7.8bn Assets)

Email Announcement

Introducing myCFO for business clients

We're thrilled to introduce myCFO to our business clients' online banking platform, a tool designed to enhance financial clarity and boost confidence for businesses. This platform gives clients the tools to gain a deeper understanding of business financials and make smarter financial decisions.

Why it matters: myCFO empowers clients with:

- **CFO-level insights into cash flow management** that allow businesses to maintain a clear view of their financial health, enabling informed strategic decisions.
- **Effortless tracking and planning for future financial activities** that streamline operations and free up valuable time for business owners.
- **Benchmarking capabilities against similar businesses** to provide context and perspective on financial standing within the clients' industry.

Activation: Clients can access myCFO seamlessly via the b1BANK online platform. The integration is user-friendly, ensuring valuable insights are just a few clicks away, helping businesses thrive in a dynamic economic environment.

Go deeper: Check out the myCFO webpage or these banker resources.

Published Website

Feedback

Ryan,

This is GREAT! Exactly the type of actionable insight that we are looking forward to with our partnership!

Many thanks,

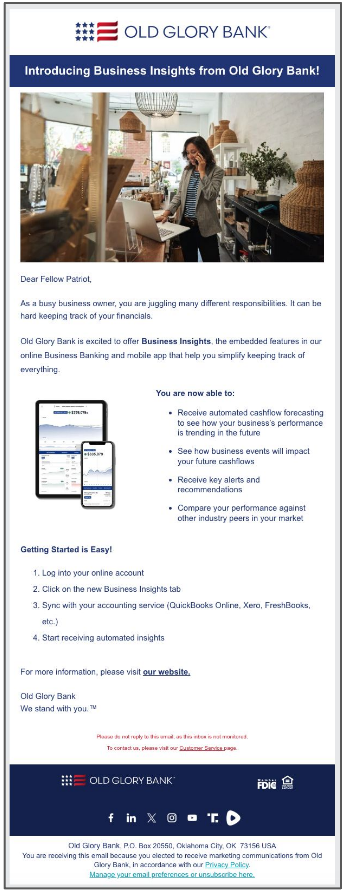
b1BANK
Director, Business Transformation Programs & Product Management

Hi Ryan! I would just add that while we have done a campaign recently (last 6 months), and this is important, I would be very open to your approach. I am sure our Treasury team would be as well.

b1BANK

Q2 Client Examples & Stories: OLD GLORY BANK™ ($200m Assets)

Email Announcement



OLD GLORY BANK®

Introducing Business Insights from Old Glory Bank!

Dear Fellow Patriot,

As a busy business owner, you are juggling many different responsibilities. It can be hard keeping track of your financials.

Old Glory Bank is excited to offer **Business Insights**, the embedded features in our online Business Banking and mobile app that help you simplify keeping track of everything.

You are now able to:

- Receive automated cashflow forecasting to see how your business's performance is trending in the future
- See how business events will impact your future cashflows
- Receive key alerts and recommendations
- Compare your performance against other industry peers in your market

Getting Started is Easy!

1. Log into your online account
2. Click on the new Business Insights tab
3. Sync with your accounting service (QuickBooks Online, Xero, FreshBooks, etc.)
4. Start receiving automated insights

For more information, please visit **our website.**

Old Glory Bank
We stand with you.™

Please do not reply to this email, as this inbox is not monitored.
To contact us, please visit our Customer Service page.

OLD GLORY BANK®

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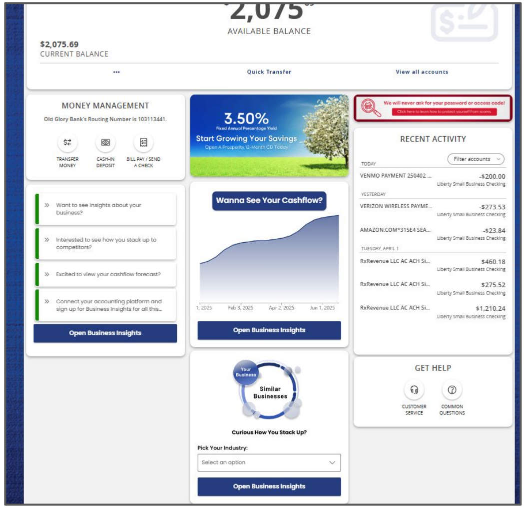
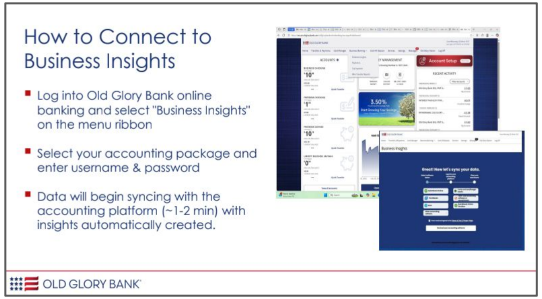
Manage your email preferences or unsubscribe here.

Composable Dash Widgets



Enrollment Webinars



Feedback

"We just got more data insights from the MoniCore product in 24 hours than we've been able to get in 2.5 years."

John Kingma
President Commercial Banking & Product

Industry Coverage

CIOINSIGHTS
Insights From Technology Leaders

millions in cash deposits through Cash-IN.

Business Banking: Empowering Businesses with Tailored Solutions

Small businesses are more than customers at Old Glory Bank—they are allies in a shared mission. That's why the bank has designed **Liberty Business Checking and Savings** accounts to go beyond the basics.

These accounts offer:

- Seamless ACH and wire transfers for domestic and international payments
- Integration with QuickBooks and Quicken in addition to upcoming integrations with ERP systems.
- Cash and mobile check deposits
- Positive Pay and employee access control for business owners with teams
- Business Insights with a birds-eye view to upcoming payments, receivables, working capital management, cash flow forecasting, and industry benchmarking

For companies in emerging fields, Kingma oversaw the launch of **Digital Future Crypto Checking**, a compliance-ready account for MSBs and crypto businesses that are often rejected by traditional banks.

And for political organizations, PACs, and candidates, the **Victory Checking** account delivers the tools needed for transparency and FEC reporting.

Kingma notes, "We're not in the business of judging your business. If it's legal and you're operating within the rules, you deserve a bank that has your back."

Old Glory Pay: America's Most Independent P2P Platform

Unlike Zelle, Venmo, or PayPal, which have drawn criticism for freezing accounts or terminating users based on content or donation history, **Old Glory Pay** exists inside a closed-loop network—ensuring **secure, censorship-free transactions** between verified Old Glory Bank customers.

Cross Sell Campaign: Merchant Services Offer

In Q3 2024, a Community Bank ran an in-app marketing campaign to a group of **SMBs that were using 3rd party merchant services** provider resulting in the business owners switching their solution creating non interest fee revenue back to the bank.

Sent to: SMBs using third-party merchant processors
Opened Insight: 50%
Clicked "Learn More": 22%
Signed up for a New Account: 11%
Estimated Economic Contribution: $44,000
*assumes $4,000 incremental annual revenue per product on a population of 100 insights served

Cross Sell Campaign: Deposit Offer

In Q4 2024, a Top 20 US Bank ran an in-app marketing campaign to a group of **SMBs that are not RM-managed & held $250,000+ in deposits in external accounts** resulting in the bank winning back the primary relationship and increasing its deposit base.

Sent to: SMBs with deposits held outside sponsoring bank
Opened Insight: 56%
Clicked "Learn More": 18%
Signed up for a New Account: 7%
Estimated Economic Contribution: $28,000
*assumes $4,000 incremental annual revenue per product on a population of 100 insights served

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Cross Sell Campaign: Insurance Offer

In Q1 2023, a $25bn Regional Bank ran an in-app marketing campaign to a group of **SMBs that were identified to increase insurance coverage** resulting in new policies created bringing premium revenue back to the bank.

Sent to: Underinsured SMBs
Opened Insight: 42%
Clicked "Learn More": 16%
Signed up for a New Account: 5%
Estimated Economic Contribution: $30,000
*assumes $6,000 incremental annual revenue per product on a population of 100 insights served

Client Case Study: After one year of usage, the bank saw significant increase in customer loyalty and profitability

↑ 60%
Deposit Growth

↑ 30%
Loan Growth

↑ 3x
Dig Banking Session Time

Client References

“We can provide real, contextual data for our clients to help them run their businesses.

Paul Margarites
Head of US Commercial Digital Platform
TD Bank — America's Most Convenient Bank®

“Monit enables us to deepen relationships with our customers and we see the solution as a real differentiator in the market.

Ashley Nagle Eknaian
Chief Digital Officer
Eastern Bank — JOIN US FOR GOOD™

“The easiest fintech we've ever worked with, Monit fulfilled all promises and gave our team the tools required to get to market quickly.

Jeff Hansen
VP Treasury Management
TAB bank

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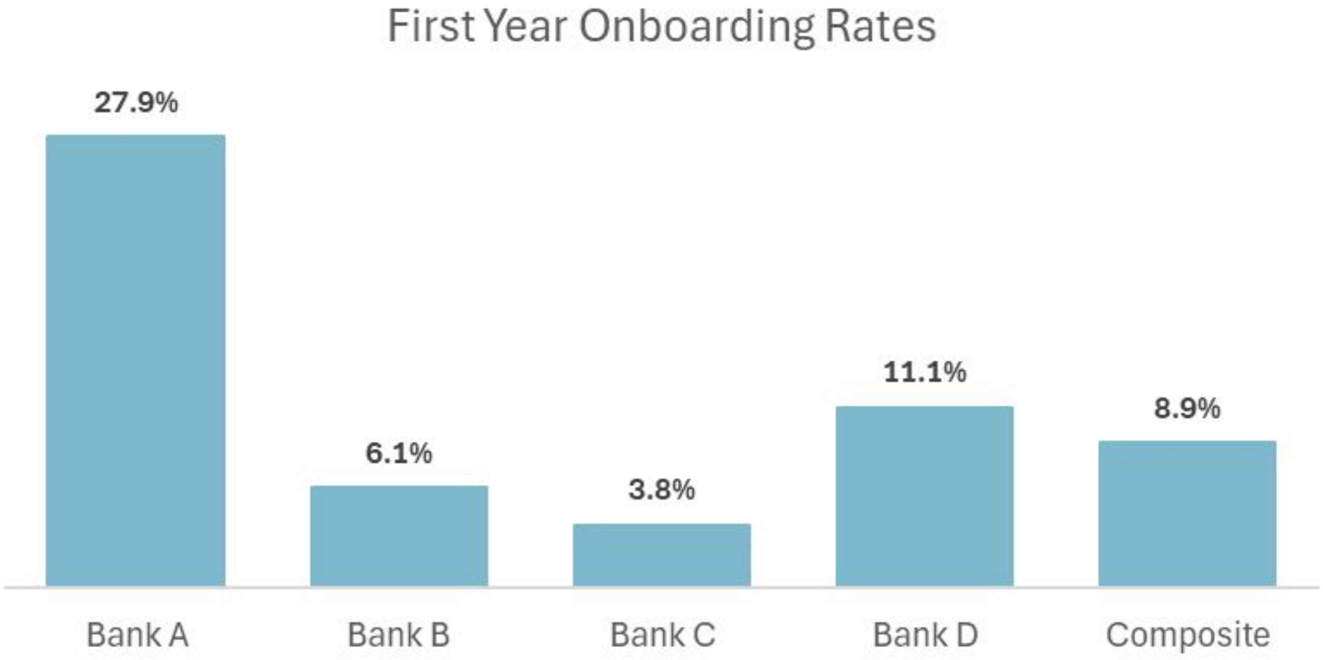
Adoption is supported through Monit's customer success team of former bankers



[Implementation Best Practices Playbook]

Business owners love the new tools!

I started Studio 721 to provide adults with quality dance classes as well as dance related fitness, all under one roof. As a studio owner, I'm grateful for Monit's, forecasting, and guidance features. It helps me better manage my business and make sure I'm on track to reach my goals. With their insights, I feel confident that Studio 721 will be successful in the future as we continue to grow.

Julia Sykes
Owner/Instructor of Studio 721

II think Monit is an amazing tool. As a business owner, it's great to be able to see everything in one cohesive dashboard, including projections and margins. This digital CFO also offers features I haven't seen anywhere else – from other institutions or accounting software alone.

Tim Pipp
Owner of Beeze Tees

Financial wellness if important to me, and Monit gives me the tools to easily monitor my businesses finances so that I can focus where I need to – on my clients.

Kerri Koen
Owner of Modern Legacy Law Group

Illustrative Use Cases

Use Case: Deposit Growth

Identify clients with excess cash on hand held within checking accounts that would qualify for a money market or CD product

SMB Insights

Money Market

You qualify for our premium rates! Turn your idle cash into revenue with our money market account.

Money Market

You qualify for our premium rates! Turn your idle cash into revenue with our money market account.

Given your forecasted upcoming expenses, we anticipate you having cash on hand generating little or no interest. Optimizing cash on hand can lead to a higher return and additional funds long term.

Our Premium Money Market account rewards our best clients with these unique benefits:

- **Relationship Based Pricing**
  Interest rate tiers for the Premium Money Market are based on your total relationship balance including personal and business deposit accounts, and outstanding loan balances.
- **Premium Interest Rate**
  Earn even more interest when you combine your Premium Money Market with an active checking account.
- **Easy Access**
  Unlike a CD, Our Premium Money Market gives you easy access to your funds, including 8 free debits per month.

Open Account

Banker Insights

Deposits

Painting & Glaze Co. has **$657,231** in cash on hand and no savings or investment accounts.

We've identified **Painting & Glaze Co.** to have enough cash on hand to cover approximately **48** months of expenses and it also has no bookkeeping accounts labeled as investment savings, cd, or money market accounts. The current total cash position is **$657,231.**

This is a great opportunity to build your trusted advisor status by helping them do more with their cash at the bank. Also, **Painting & Glaze Co.'s** Sales for the last 12 months were **$295,857**, Net Profit was **$144,893** and Net Profit Margin was **48.20**.

Share of Wallet

Painting & Glaze co. appears to hold approximately **65%** of deposits outside your financial institution.

Share of Wallet

Painting & Glaze Co. appears to have recently opened a **$230,789** account at an outside institution.

We have identified that **Painting & Glaze Co.** appears to have opened a deposit account in the last 3 months with a current balance in excess of **$230,789** at an outside institution.

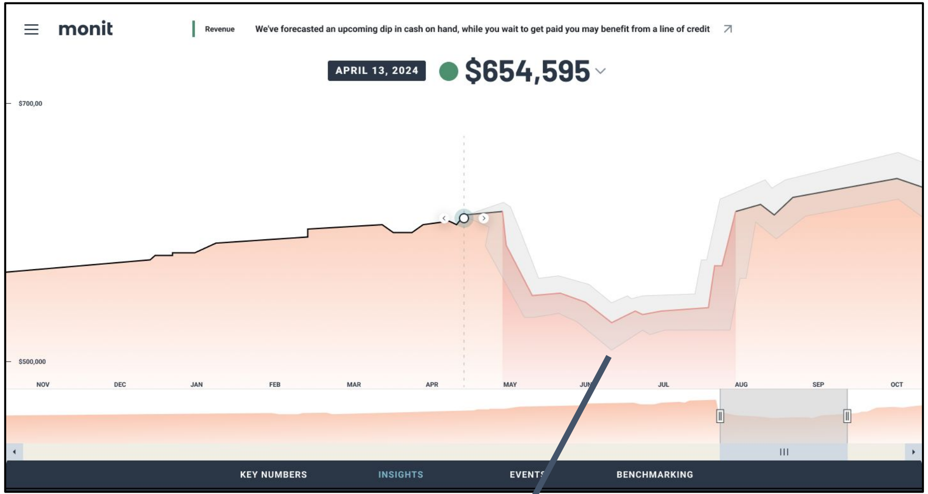
Utilizing this data, a banker could:

- evaluate the client's current deposit usage and identify opportunities to optimize their deposit strategy.
- identify potential attrition risks and proactively address them to retain the client's business
- Offer targeted deposit products and services that align with the client's financial goals and increase wallet share for the bank.

Use Case: Lending

Help businesses get ahead of blind spots by identifying upcoming cashflow declines & recommend lines of credit by analyzing upcoming receivables

SMB Insights



Line of Credit

We've forecasted a temporary dip in cash, and it may be worth a discussion regarding a line of credit to ensure smooth working capital levels.

Banker Insights

Cashflow

Oak Grove Landscaping is projected to experience cashflow decline in next **3** months.

At present, **Oak Grove Landscaping** holds approximately **$100,000** in cash, but a cashflow decline in excess of 15% is projected within **3** months.

The banker could:

- consider credit options including working capital loans, dedicated credit lines, invoice financing, and factoring as applicable
- explore loan re-amortization, monitor loan performance, engage credit managers, and review covenants as needed
- offer guidance on expense management, efficiency improvements, and strategic sales investments

Lending

Oak Grove Landscaping appears to currently have an Accounts Receivable balance of approximately **$300,000**.

Use Case: Merchant Services

Leverage customer accounting and transaction data to remove intermediary payment providers and target clients to increase interchange fee revenue

SMB Insights

Merchant Solutions

Innovative card processing technology allows for faster transactions and increased funds availability!

Money Market

Innovative card processing technology allows for faster transactions and increased funds availability!

Our Merchant Services offers our customers payment processing tailored to their business needs.

What Can I Do?

We are committed to bringing you the tools necessary to grow your business. For more information on pricing and details or a no obligations analysis, contact your representative or email us.

Contact Us

Dismiss

Banker Insights

Merchant Services

Oak Grove Landscaping appears to be using **Clover** merchant services.

We've identified **Oak Grove Landscaping** to be using **Clover** as their merchant services provider. In the past 12 months **450** transactions and **$158,909** could be attributed to **Clover**, which warrants pursing this account to serve the client better and consolidate business at the bank.

Also **Oak Grove Landscaping** sales for the last 12 months were **$2,409,870** current cash position was **$78,980** and in average monthly expenses it was **4** months.

Payment Providers

Oak Grove Landscaping appears to be using **Paypal.**

Oak Grove Landscaping appears to have used **Paypal** approximately **45** times in the past 12 months processing approximately **$23,000** in payments.

The banker could consider:

- Promoting in-house payment solutions
- Evaluating alternative payment solutions
- Connecting to Treasury Management for expert payment process optimization.

Payments

Oak Grove Landscaping appears to have processed approximately **700** bill payments recently.

Use Case: Check Fraud Reduction

Quickly identify frequent check writers to recommend solutions like Positive Pay or alternative payment methods like Cards & ACH

SMB Insights

Print Insight

Positive Pay

Protect yourself from Check Fraud!

We've noticed you write on average **10 checks** per month. Cases of Check Fraud are increasing significantly and we encourage you to reduce risk by signing up for Positive Pay!

What can I do?

Contact your bank to connect you with a treasury support specialist!

Positive pay can help identify fraudulent transactions before they happen, streamline fraud prevention processes, and reduce the risk of fraud related to check modification.

Learn More

Banker Insights

Accounting Payments

Company Name appears to have written about **128** checks recently.

For **Company Name**, the total amount of checks written in the past 12 months was in the range of **$251,555**, encompassing **128** checks.

The Banker could consider:

- Offering Positive Pay or similar services to safeguard against fraud
- Providing automated check processing solutions
- Suggesting alternatives to check writing, such as ACH transfers or debit cards, to shift that spend to the bank's products

Feature Suite for Banks

Monit provides insights and tools to help Banks provide proactive & personalized solutions to clients

Banker-facing tools help sales and marketing teams better understand their portfolio, highlight top opportunities, and launch targeted campaigns to reach the right clients based on their holistic financial profiles

Portfolio Trends

- ✔ Revenue and Net Income Trends
- ✔ Share of Wallet
- ✔ Top Competitors

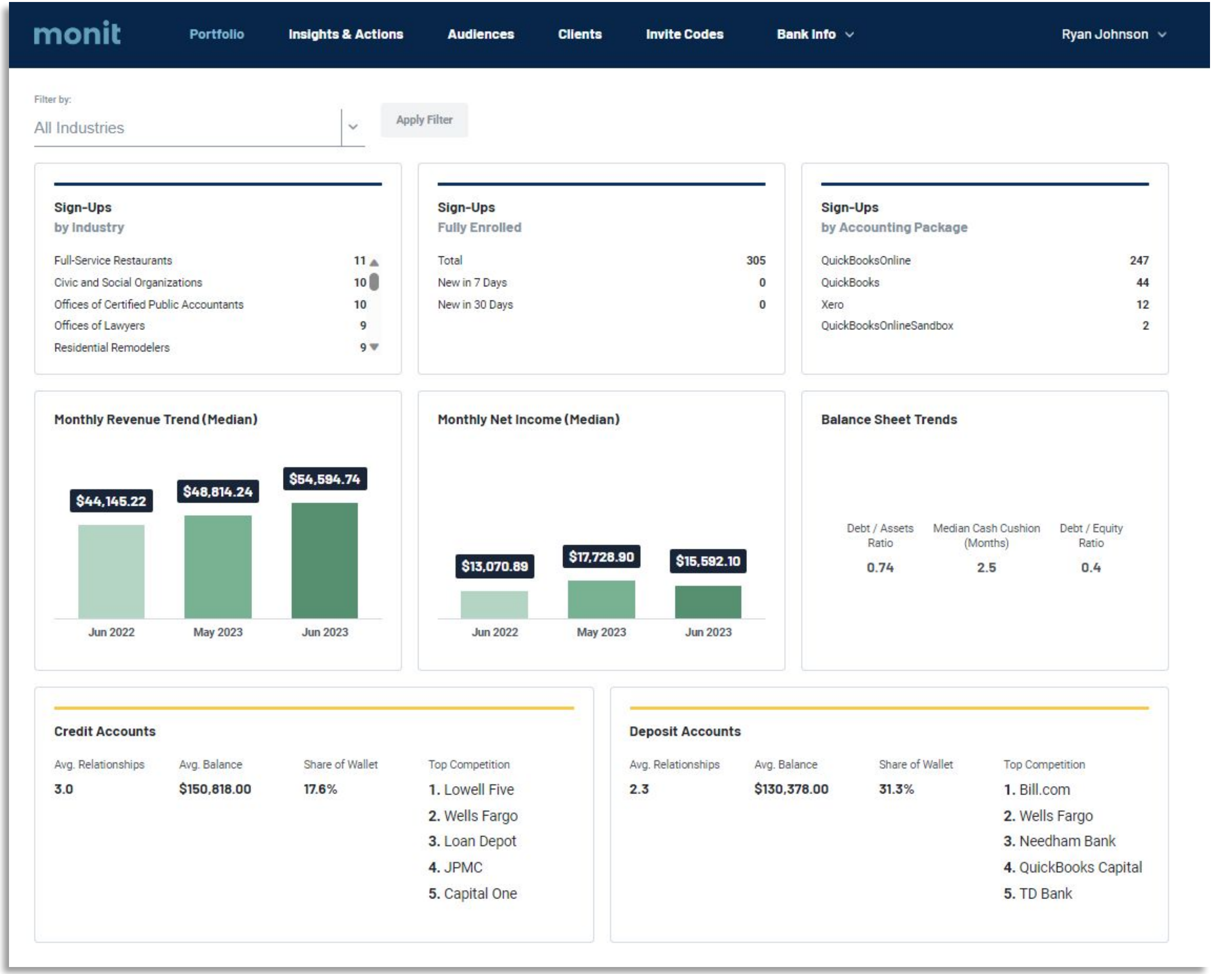
ID high quality leads and opportunities

- ✔ Next Best Action Recommendations
- ✔ Build lists based on clients' financial attributes

High impact Sales & Marketing Campaigns

- ✔ Integrated campaign offers inside of the client-facing app
- ✔ Or easily export for sales and marketing campaigns across digital and physical channels

Dashboard view provides aggregated analytics covering the SMB Portfolio



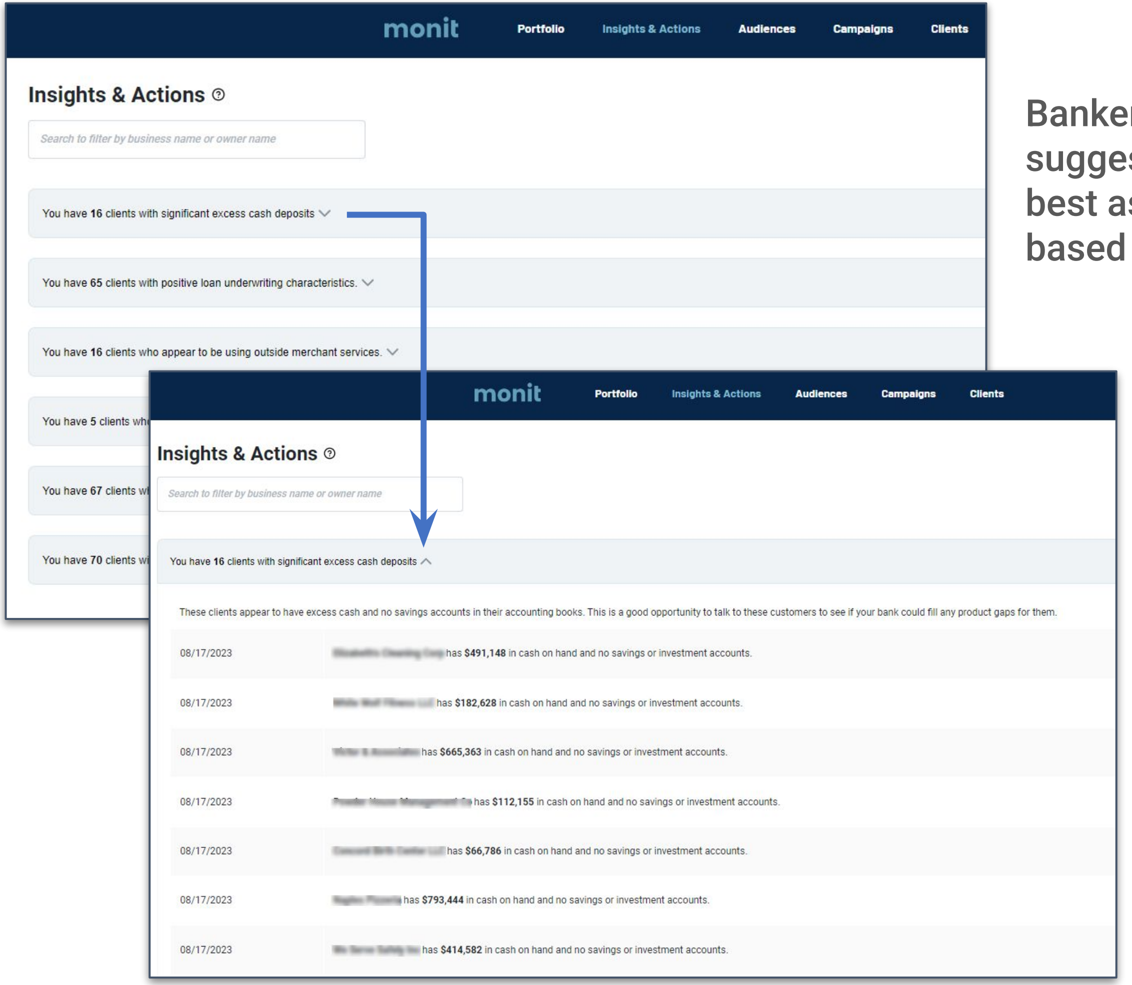
Filter allows for drilldowns for specific industries

Enrollment trends by industry, recent activity, and accounting packages linked

Trending KPIs for the enrolled portfolio, including revenue, net income, and balance sheet trends

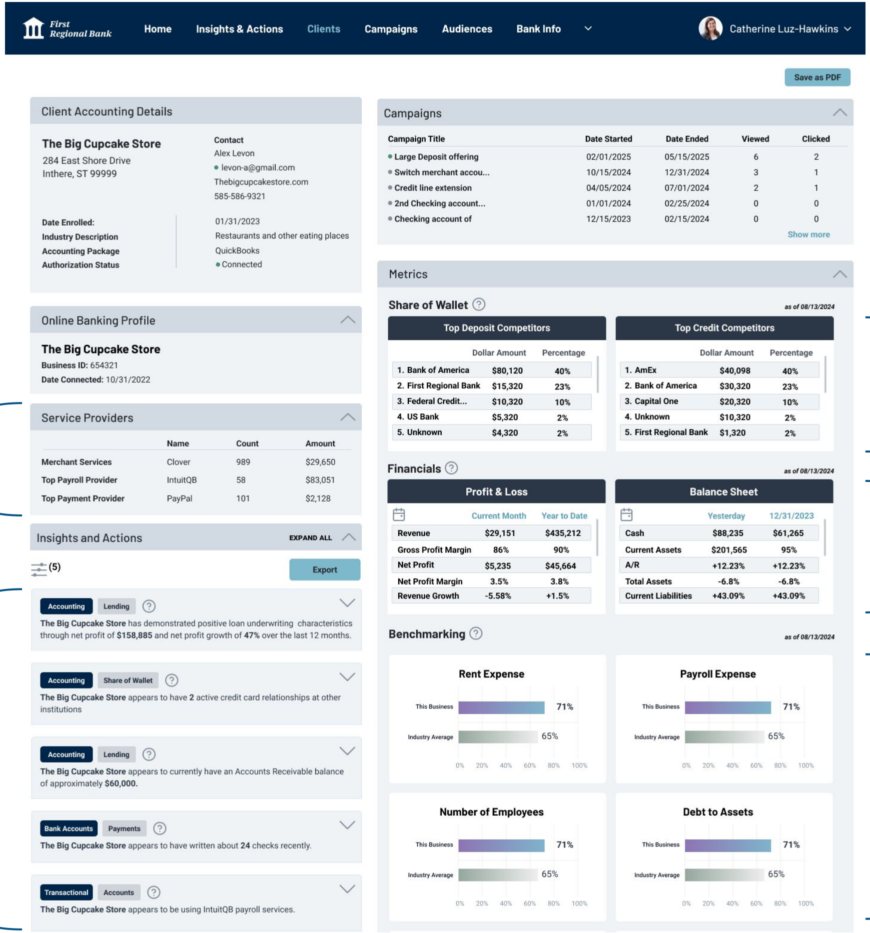
Summaries for Lending and Deposits, including Ave. # of FIs used, balances, share of wallet and top competition

“Insights and Actions” are data-driven observations with actionable guidance for bankers



Bankers should review these suggestions for guidance on how to best assist clients and grow revenue based on observed needs.

Automate the pre-call planning process & unlock the full 360° client profile



Obtain visibility to SMB Service Providers

Match each client profile with automated sales & product opportunities

Identify external client relationships & automate share of wallet

Receive access to real time financial statements

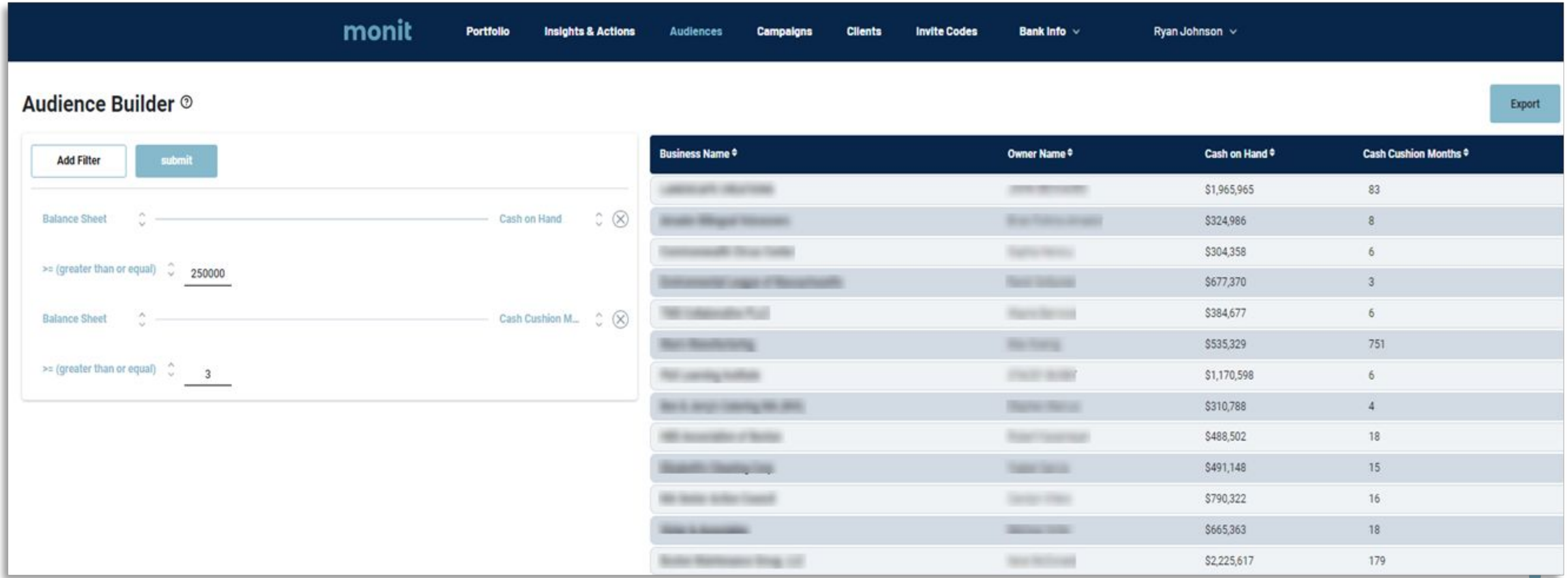
Gain insight to how your client performs against local competitors

The Audience Builder allows FIs to create custom lists of clients based on their financial profiles

Users with access can choose filters, apply relevant conditions, and quickly see which enrolled clients fit the criteria.

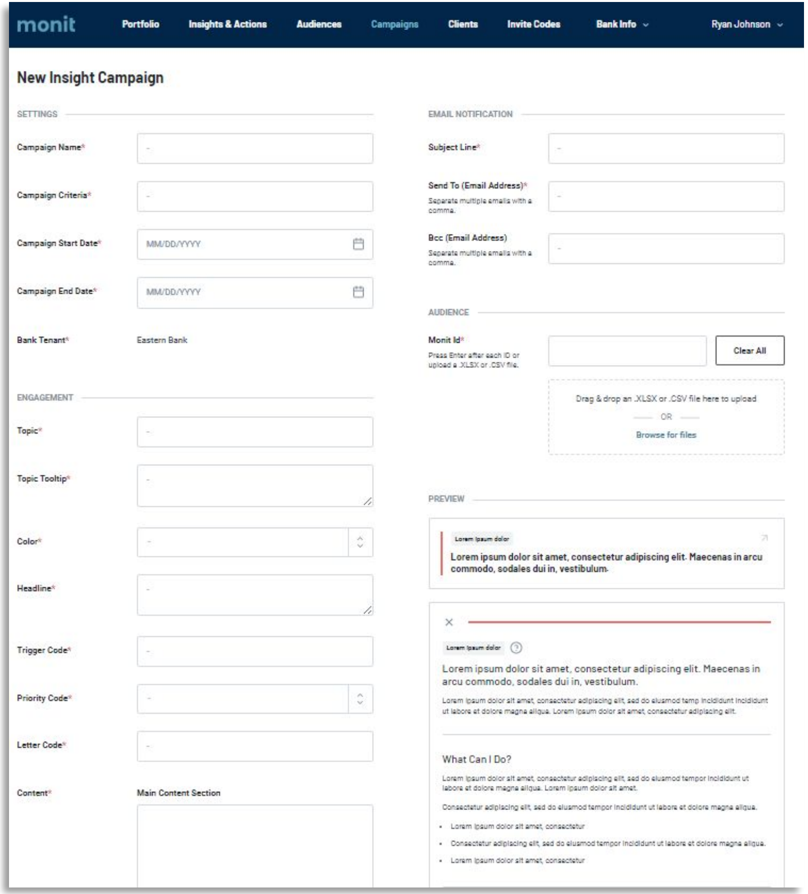
Dynamic filters allow users to apply criteria to build target lists

List is automatically updated as filter criteria is applied



The Campaign Builder allows the FI to send custom insights to a targeted audience

Easily input and track campaign information



Design outbound emails to targeted users

Import pre-built audiences for precise targeting

Dynamic previews for how the custom insights will be displayed to the targeted companies.

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Monit's automated monthly emails streamline reporting for key stakeholders

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Your Monthly Executive Summary Report From Monit

Dear [First Name],

Here's a summary of last month's performance and key insights generated for Your Bank:

December Highlights

Users Acquired: [A] businesses signed up:
- [X] new businesses fully connected
- [Y] new businesses partially connected

Next Best Actions Generated: [X] actionable opportunities identified for your clients:
- $200M in outside Deposits
- $100M in outside Loans
- 200,000 in Payment transactions

Banker Portal Logins: [Y] logins to the portal:
- First Name Last Name [X]
- First Name Last Name [Y]

Campaigns Launched: [B] targeted campaigns initiated to drive client activity:
- Campaign1 Name
- Campaign2 Name

Opportunities for January

- **New upcoming features:** Line of Credit NBA, Loan Readiness NBA; Commercial Real Estate Loans in Audience Search

Log in to the Banker Portal to explore detailed analytics, identify top opportunities, and launch impactful campaigns today.

Best,
Ryan Johnson
Chief Customer Officer
ryan@monitapp.io

Feature Suite for SMBs

With Monit, business owners can quickly access financial updates, receive tailored insights, and make better informed decisions

Access your key metrics, anywhere, any time

Access and view your current financials.

- Cash on hand
- Revenue & profit
- Accounts receivable & payable

Forecasting and Scenario Planning

Forecast impact of different scenarios, decisions.

- Revenue gains & losses
- Staffing changes
- Large purchase / investment
- Expense increase & decrease

Personalized insights, tailored to your business

Make informed decisions based on insights from your data.

- Investment & line of credit timing
- Profit enhancements
- Expense optimization

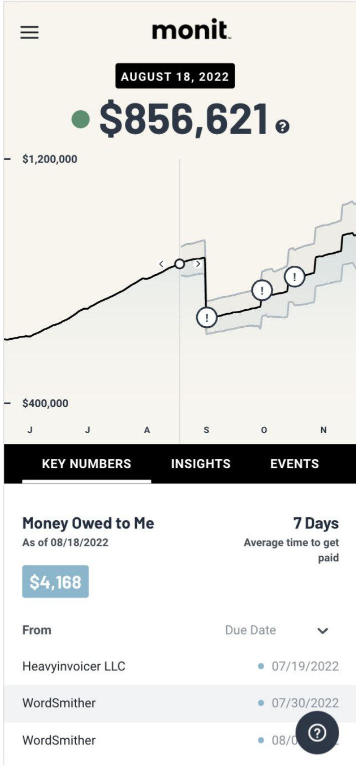
Competitive Benchmarking

Compare your performance against industry peers

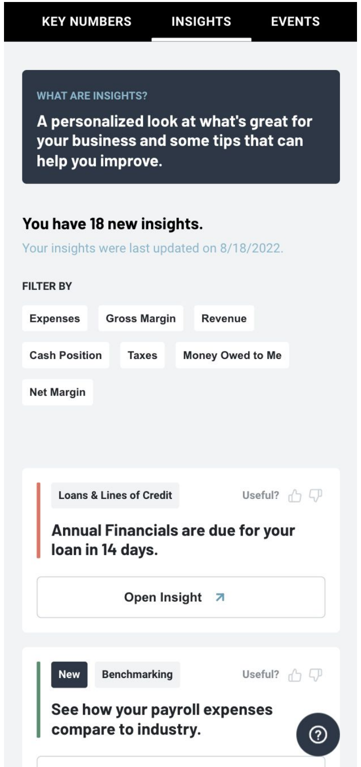
- Gain broader context for key financial metrics
- Competitive Insights
- Breakouts at national, regional, and local levels

Monit delivers an award winning, whitelabled UI, integrated within online banking

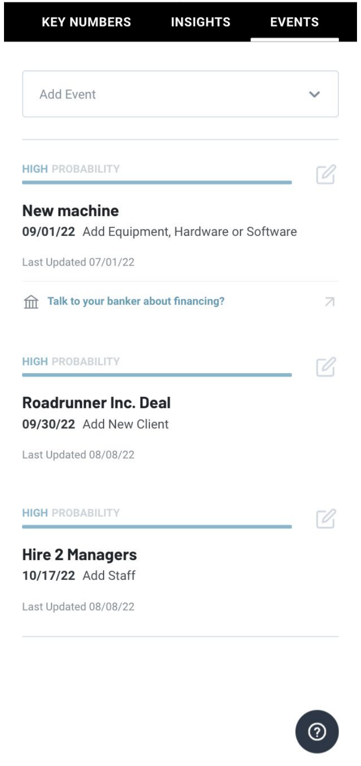
Cash Flow Forecasting



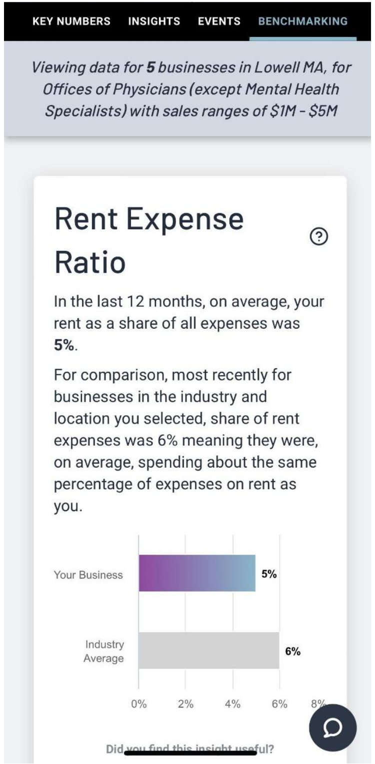
Personalized Insights



Scenario Planning



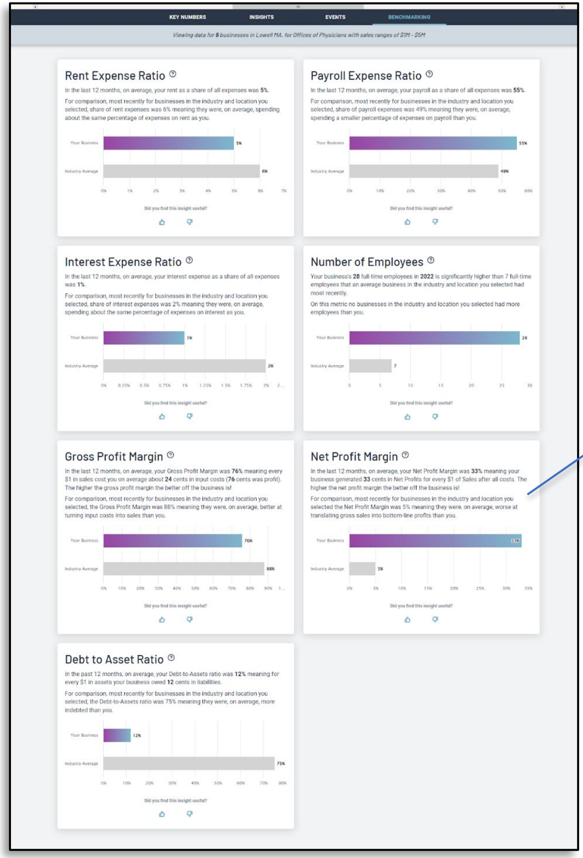
Industry Benchmarking



Business owners can understand what good looks vs peers in the same industry (NAICS Code), Revenue Band, and Geography

Key Metrics Include:

- Net Profit Margin
- Gross Profit Margin
- Interest Expense Ratio
- Debt to Asset Ratio
- # of Employees
- Payroll Expense Ratio
- Rent Expense Ratio



Individual benchmarking cards contain additional insight about each metric

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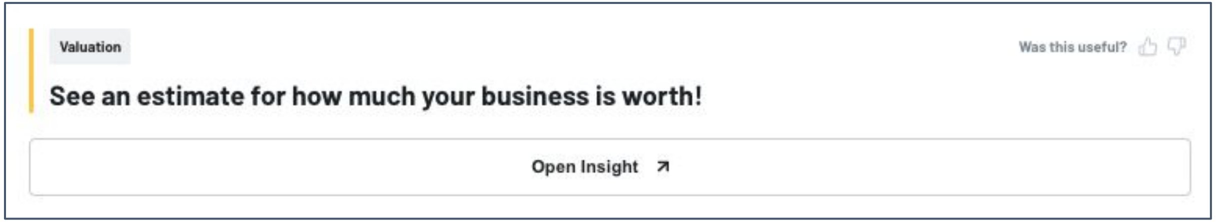
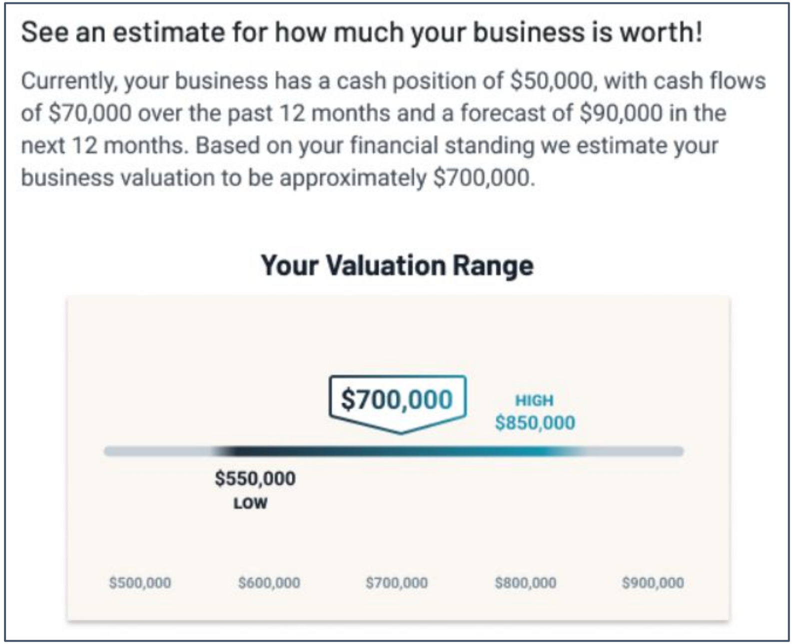
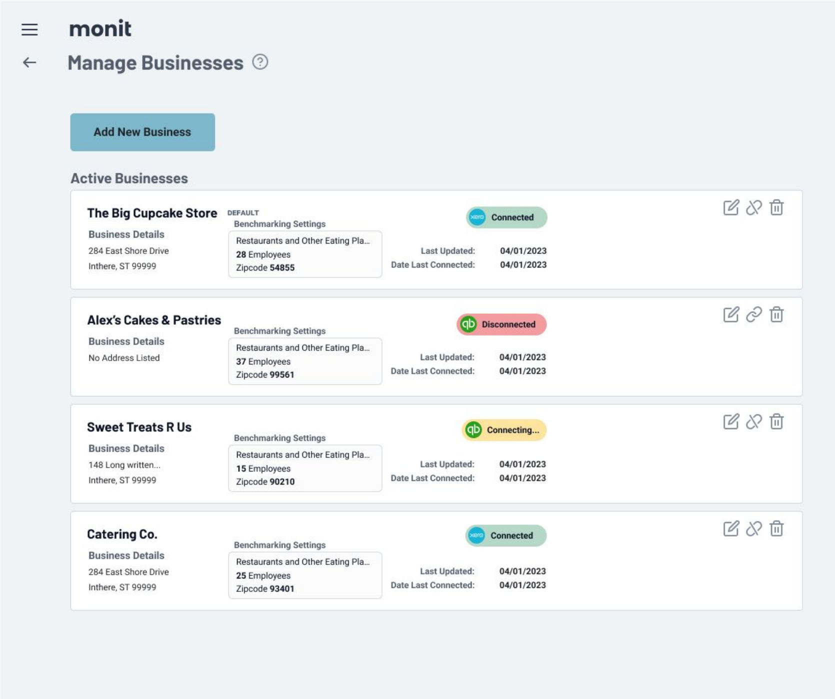
Business owners receive a "Zillow-like" estimate of their business' value

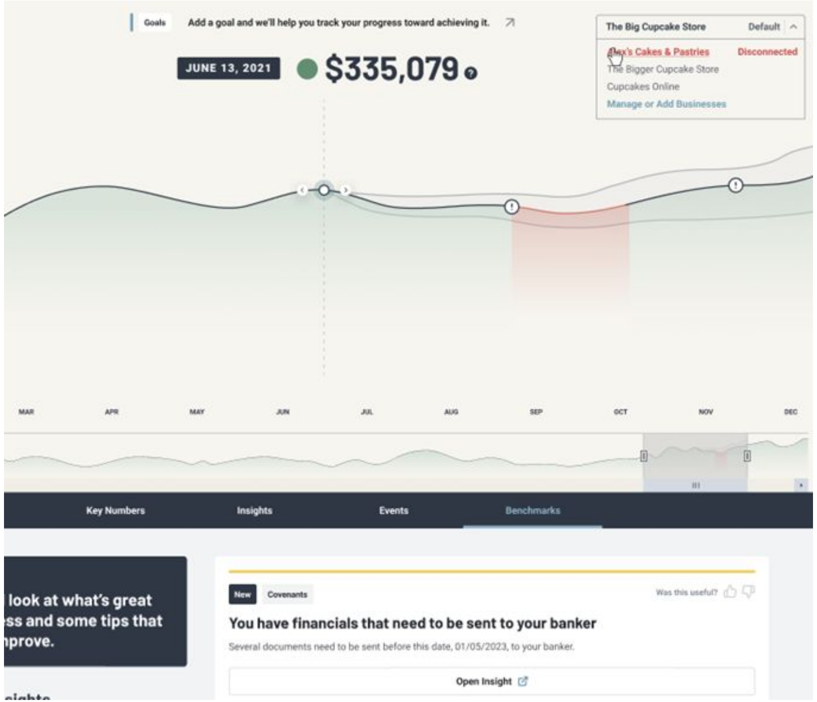




Business owners can connect & visualize cash flow performance across multiple businesses

Allow your property managers, franchise owners, etc to forecast with one single dashboard



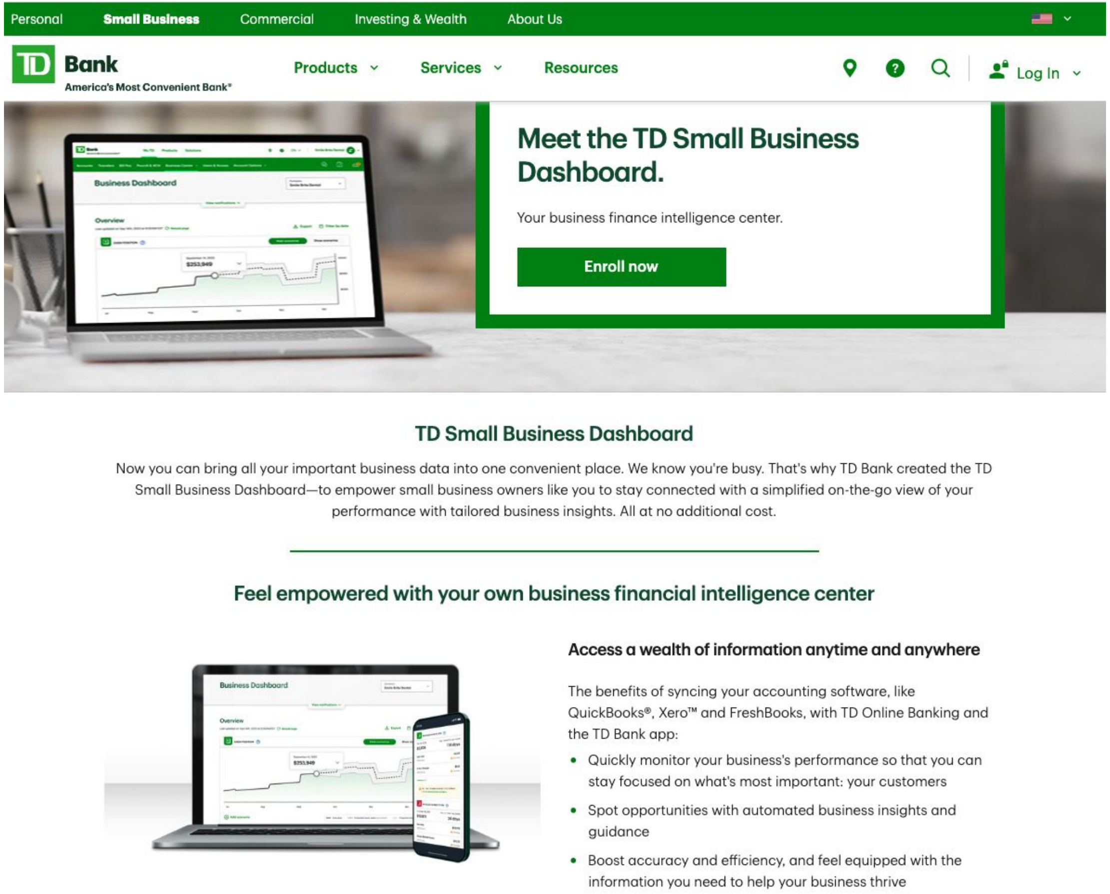


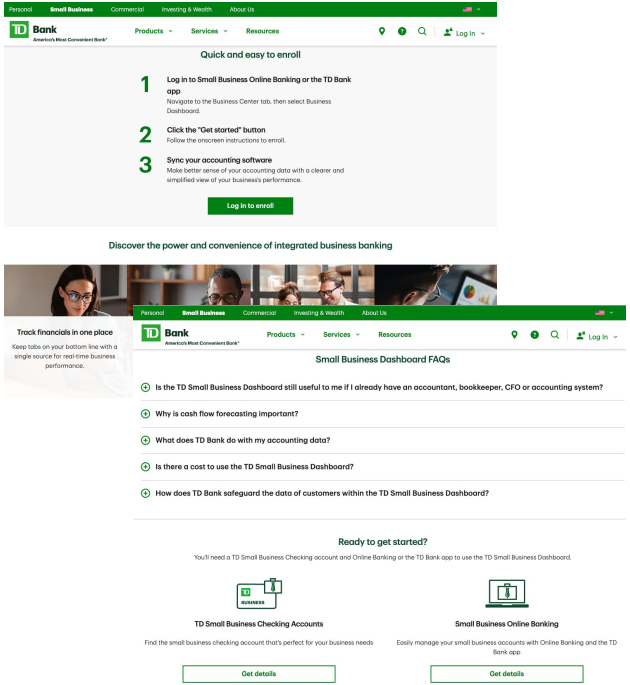
Client Examples

Examples of Monit Clients

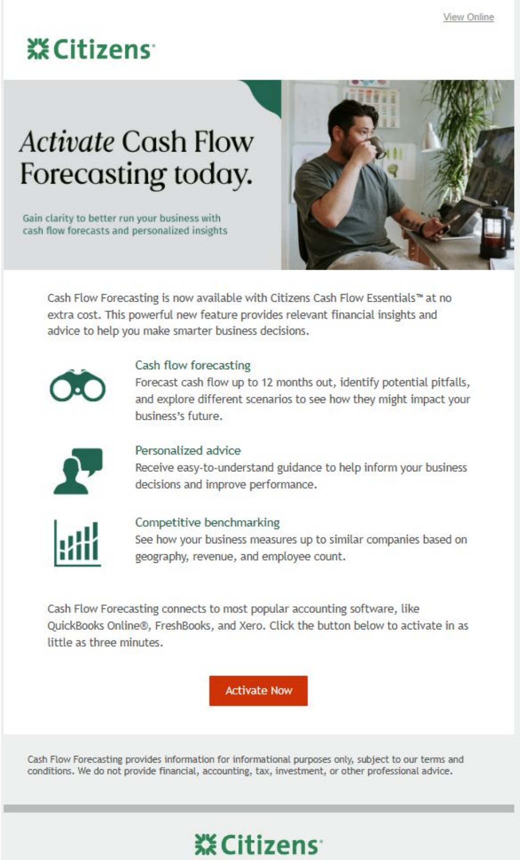
- TD Bank - Small Business Dashboard (website & video)
- Citizens Bank - Cashflow Essentials (website & video)
- Citizens Business Bank - Business Insights (website & video)
- Bank of Tennessee - Business Insights (website & video)
- FVCbank - Introducing Business Insights (website & video)
- First Internet Bank - Cash Flow Analysis (website & video)
- Primis Bank - How to Enroll in Business Insights (video)
- Northeast Bank - Business Insights (website)
- Eastern Bank - Monit, Digital Financial Assistant (website & video)
- Texas Security Bank - Business Insights (website & video)
- Saint Louis Bank - Business Insights (website & video)

Examples of Co-Created Customer Marketing





Examples of Co-Created Customer Marketing



Partnership

Monit makes it easy for FIs to Implement

Customer Success Team is provided to ensure smooth pre & post-launch support

Integration with Digital Banking

- Easy to activate inside of online banking
- White-labeled
- Secure inside of the online experience

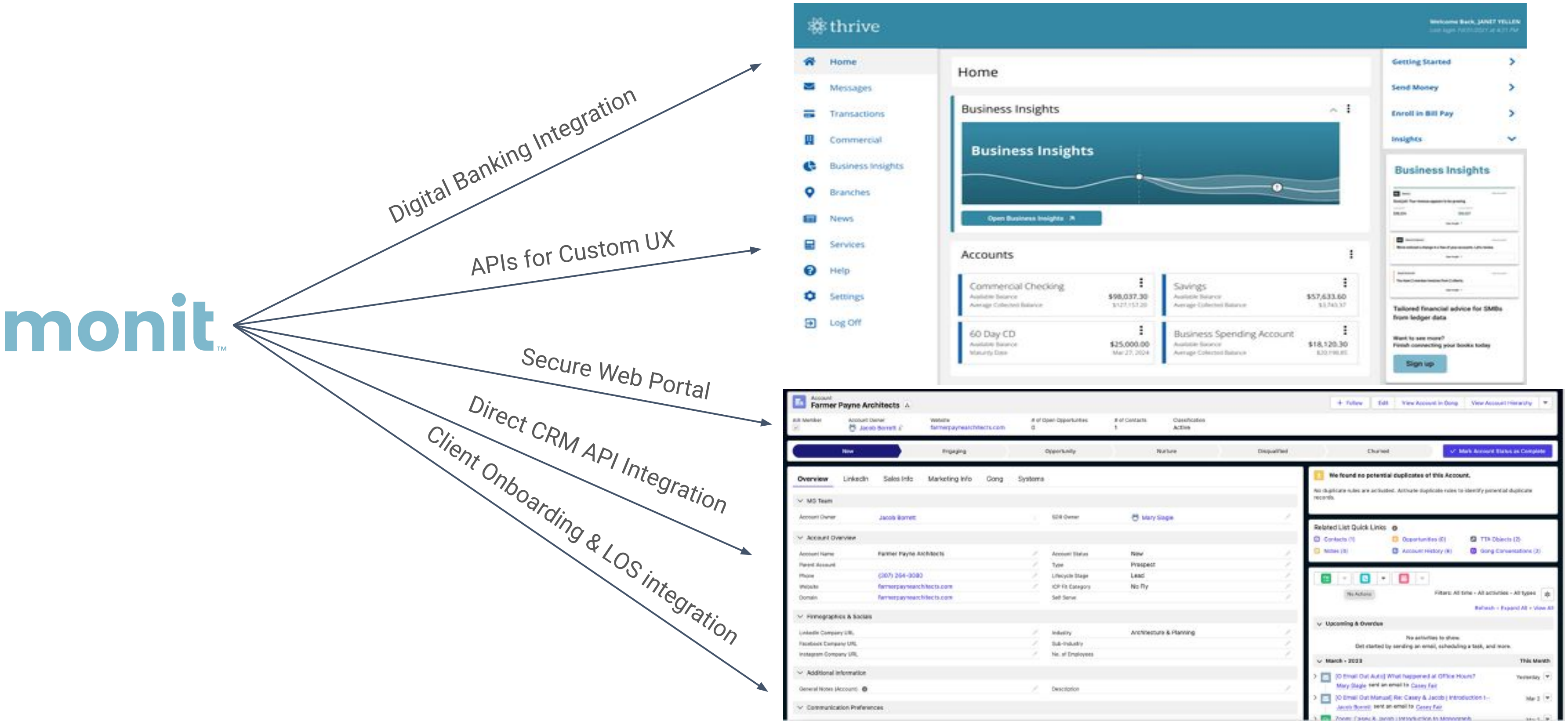
Implementation Accelerators

- Content library
- Training, webinars, and demos
- Communication and Marketing Plans
- Digital content development support

Support from Customer Success Leadership

- Deep experience working with FIs
- Best Practice Sharing
- Ongoing project support through and post-launch

Monit's flexible, white-labeled deployment model allows SMB customers and bankers alike to seamlessly benefit from the platform's features



Beyond direct revenue, Monit conveys additional value to the bank and its clients

Improved Banker Productivity	• **Reduced time to prep for client meetings** via access to financial trends, competitive insights, and tailored prompts • **Automated and timely product recommendations** built upon clients' holistic financial profiles • **Cost avoidance** via automating loan admin activities like financial statement requests, covenant tracking, etc.
Deeper Client Relationships	• **Better anticipation of needs** through proactive insights and alerts to client events • **Competitive Benchmarking** to access performance vs. peer group, supports "now what" planning discussions • **Early warning indicators** to help business owners (and bankers) navigate through issues
Client Satisfaction & Digital Adoption	• **Greater client engagement** via access to powerful tools and customized guidance • **Significantly improved digital adoption**; banks have seen digital engagement time increase by 3x vs. benchmark
Credit & Portfolio Risk	• **Lower operational/credit risk** as business owners use Monit's insights to inform better financial decision making • **Sector and client performance monitoring** to better understand portfolio trends and real time insights
CRA Credit	• Potential for credit via **"Ongoing Technical Assistance"** provided to SMBs • Can also report annual revenue for business lending clients under the **Lending Test**
Accelerated innovation cycles	• **Monit's extended roadmap** includes contiued release of features tailored for bankers and business owners • API-led architecture allows for Monit's **data and insights to be deployed quickly** for other internal use cases

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Actionable Intelligence For Bankers & Businesses They Serve

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