SoLo

PRESS KIT 2026

Making Gains.

The financial intelligence ecosystem for every class.

press@solofunds.com · solofunds.com

SOLO FUNDS PRESS KIT 2026



ABOUT SOLO FUNDS

Who we are.

Purpose

We exist to empower financial gain for every class.

What we do

Lend. Borrow. Bank. Gain.

Founded

2018 Los Angeles, CA

Travis Holoway, Co-founder and CEO
Rodney Williams, Co-founder and President

About SoLo Funds

SoLo Funds is the financial intelligence ecosystem for every class, and home to the highest-return financial account in the country.

Rodney Williams and Travis Holoway founded SoLo Funds in 2018 so more Americans could make gains. Borrowers save money with loans on their own terms, for any reason, at a fraction of what traditional options cost. Lenders earn superior yield by funding real needs. On SoLo Funds, anyone can lend, borrow, bank, and gain.

SoLo Funds has facilitated more than $2 billion in transactions and crossed $100 million in total revenue on just $53 million in funding.[10] Every known comparable fintech needed significantly more capital to reach that milestone, which makes SoLo Funds the most capital-efficient company of its kind. SoLo Funds is also the only certified B Corp lending company in the country, and it has been named to the CNBC Disruptor 50 and the Inc. 5000 and won the NBCUniversal LIFTOff Financial Impact Challenge.

PROOF

SoLo Funds, by the numbers.

3M+[1]

Members

$2B+[1]

Total transaction volume

2M+[1]

Loans funded

$337M+[1,8]

Wealth gap closed: borrower savings plus lender earnings

94%+[9]

Repayment rate, trailing twelve months

$100M+[10]

Revenue, on just $53M raised

Sources · solofunds.com/impact and solofunds.com, cumulative through August 2026, unaudited.

THE ECOSYSTEM

Many forms of financial gain, in one place.

SOLO LEND

Consistent lenders have historically earned 24%+ average annual returns.[2]

Fund real borrowers directly. Choose who you back, with tip and duration in plain view.

SOLO BORROW

Borrowing on SoLo Funds averages 17% in total cost. Subprime credit cards average 51%.[3]

Up to $650, no credit check, no compounding interest. Funded in under 5 minutes on average.[4,12]

SOLO BANK

One free Wallet and debit card for every part of your money.[6]

Account and routing number, instant virtual card, direct deposit, no monthly fee.

SOLO ALPHA

An account built on a 16%+ average annualized return, with a floor against loss.[5]

A member-owned lending cooperative account. Pre-launch, opening by waitlist.

SOLO IQ

Ask anything about your money, answered from your real numbers.

An AI financial guide built into the app. SoLo Funds does not train its models on member data.

NOWCAST

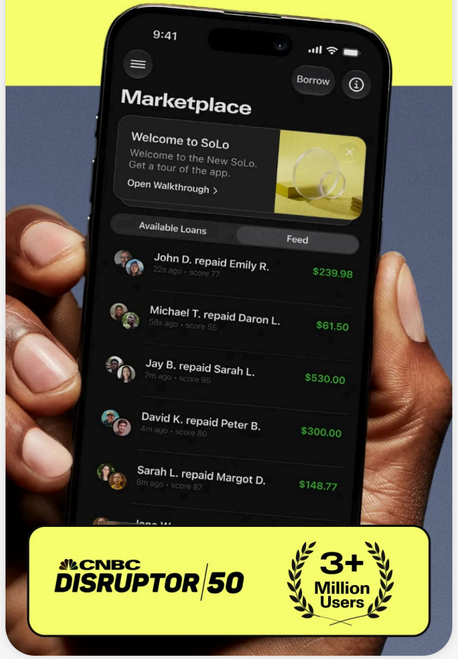
1B+ real consumer transactions, read weeks ahead of the official numbers.[11]

SoLo Funds' enterprise data platform for funds, institutions, brands, and researchers.

SoLo

Lend, Borrow, Bank, Gain.

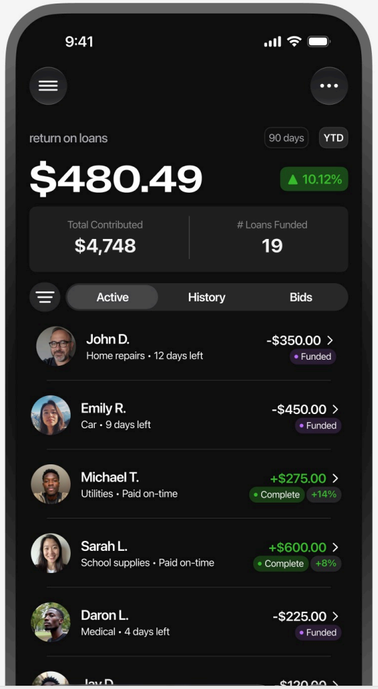
Real gains. Real people.



SOLO LEND

Fund real members and earn.

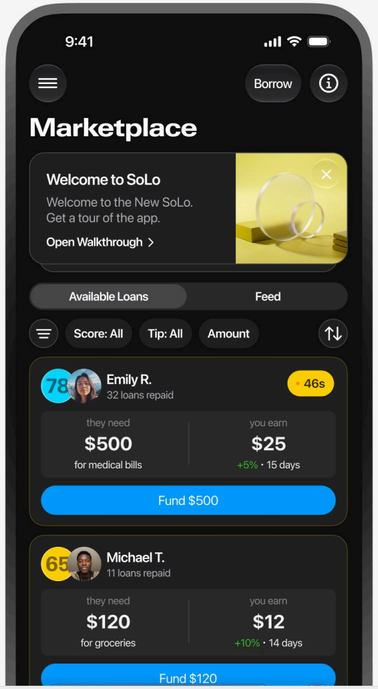
Lenders have historically earned 24%+ a year



SOLO BORROW

Borrow from real people up to $650.

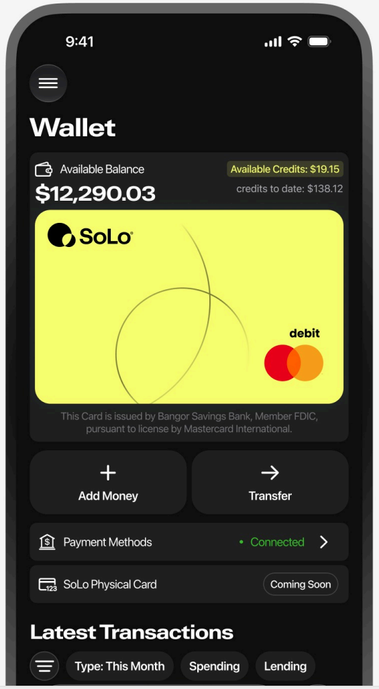
Set your own terms.
Funded in minutes.



SOLO WALLET

Free account and SoLo Debit card.

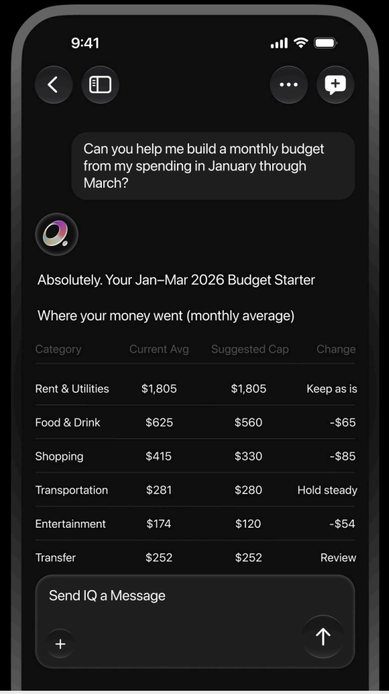
No monthly fee.
Apple & Google Pay.



SOLO IQ

Your AI financial guide.

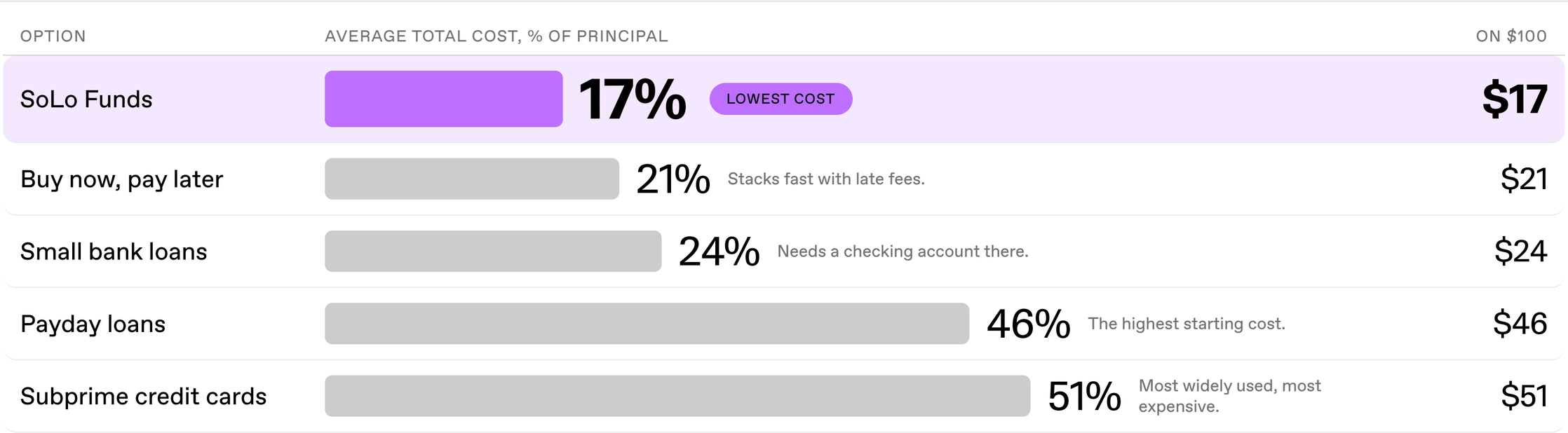
Instant, private answers about your money.



BORROWER PRICING

Borrowers set the price.

Instead of interest, every request has two optional pieces: a tip for the lender and a donation to SoLo Funds. No minimum and nothing compounds. All in, requests average 17% of principal, about a third of what subprime credit cards cost.[3,4]



Source · SoLo Funds 2026 Cash Poor Report (thecashpoor.com), average total cost of borrowing as a percent of principal. Actual costs vary by provider and terms.[3]

SOLO IMPACT

SoLo Funds closes America's wealth gap by $337M+ in member gains.[8]

Every dollar here stayed with the people who earned it, instead of going to a bank fee, a subprime interest rate, or a payday lender.

$261M
Borrower savings versus subprime credit cards

+

$75M
Paid back to lenders, funded entirely by the community

=

$337M+
Wealth gap closed, cumulative through August 2026

What members borrow for. None of it is tied to a paycheck, a purchase, or a revolving balance.

Car repairs · Bills · Emergencies · Groceries · Rent and mortgage · Healthcare · Phone · Holidays · Events

Certified B Corporation

The only certified B Corp lending company in the country.

A legal commitment to weigh member outcomes alongside our own.

Source · solofunds.com/impact. Calculated by SoLo Funds from proprietary data, cumulative from inception through August 2026, unaudited. Borrower savings are estimates; individual savings vary.[1,8]

DATA FOR YOUR STORY

The 2026 Cash Poor Report.

Being cash poor is no longer a low-income story. SoLo Funds' annual research on the true cost of living paycheck to paycheck, produced with Opinium Research and Morgan State University, surveying 2,000 U.S. adults.

$1,457
The average cash-poor American's yearly bill for unplanned expenses, across 2.4 emergencies a year

51%
Average cost of a subprime credit card as a share of principal, the most expensive option tracked

1 in 2
Americans now live paycheck to paycheck and are struggling, up 8% from last year

1 in 5
Cash-poor households earn more than $75,000 a year. A paycheck is no guarantee

2 in 5
Cash-poor households have less than $200 in checking and savings combined

$17.4B
Paid in subprime credit card fees each year by cash-poor Americans

Source · SoLo Funds 2026 Cash Poor Report. Full report, methodology, and the 2023 to 2025 editions at thecashpoor.com. [13]

TEAM

Experienced team. Scaled the answer.

8 years
founders building SoLo Funds

5x
CNBC Disruptor 50

1 IPO
Oportun engineering

16 exits
from 120+ startups

20+ years
in consumer finance

Building SoLo Funds together since 2018



Travis Holoway
Co-founder and CEO

- Financial advisor at Northwestern Mutual
- Finovate Executive of the Year



Rodney Williams
Co-founder and President

- Brand manager at Procter & Gamble
- Founded LISNR, backed by Visa and Intel Capital

Scale



Lauren Smith
COO

- Former corporate attorney, Fried Frank
- Operational leadership across high-growth startups



Nishant Sonone
Head of Engineering

- Led engineering, UX, and support at Oportun through IPO
- Scaled teams across the US and offshore



Jess Wen
VP of Growth

- Former MD, West Venture Studio
- 120+ venture-backed companies; 16 exits

Trust



Richard Freshwater
General Counsel and CCO

- Former JPMorgan Chase
- 20+ years in consumer finance and compliance
- CCLC board member



Jamaal Glenn
CFO

- MBA Stanford; MPA Harvard
- Founder and CEO, JG Holdings; adjunct at NYU and CUNY

Intelligence



Ali Gates
Head of Data and AI

- Former Head of AI/ML and Data Products, Varo Bank
- Led data and AI strategy for the CDC's COVID-19 exposure app with Apple and Google
- Six years at Google in engineering and product



Eddy Muñoz
VP of Product

- Former PM at MetaX; Senior PM at SoLo Funds
- Led SoLo Wallet and Lender Protection

MILESTONES

Backed and recognized.

$100M+

Revenue on just $53M raised. The most capital-efficient company of its kind.[10]

Inc. 5000

America's fastest-growing private companies, 2026

EY Entrepreneur Of The Year

2026 regional finalists, Rodney Williams and Travis Holoway

CNBC Disruptor 50

Named to the 2023 list

Fast Company World Changing Ideas

2022 honoree

Certified B Corporation

Since 2021, recertified 2026 with a 139.4 impact score

Comcast NBCUniversal LIFT Labs

LIFTOff Financial Impact Challenge winner, 2022

BACKED BY

ACME · NBCUniversal · iHeart MEDIA · MassMutual · Serena Ventures · fl · Impact America Fund · Capital Factory · Alumni Ventures · MaC Venture Capital · NEW VOICES FUND

PRESS FAQ

Press FAQ.

What does SoLo Funds do?

SoLo Funds is a financial intelligence ecosystem where everyday Americans lend, borrow, bank, and gain in one place. Members who need short-term capital are funded directly by members who want to earn on theirs, with a free Wallet, debit card, and AI guide built in. 3M+ members have moved more than $2B through the platform.[1]

How does borrowing work, and what does it cost?

Members request $20 to $650 with no credit check and set their own repayment date. Instead of interest, the borrower chooses an optional tip for the lender and an optional donation to SoLo Funds. All in, requests average 17% of principal, and costs never compound.[3,4]

How does SoLo Funds manage risk?

Through SoLo Intelligence, built on eight years of real repayment data. The SoLo Score assesses every borrower on real cash flow, not credit history. SoLo iQ helps members borrow, lend, and spend smarter. NowCAST reads consumer spending in real time. Repayment runs above 94% over the trailing twelve months.[7,9]

Who stands behind SoLo Funds?

Co-founders Travis Holoway (CEO) and Rodney Williams (President), with leaders from JPMorgan Chase, Google, Varo, and Oportun. Backers include NBCUniversal, iHeartMedia, MassMutual, Serena Ventures, and Impact America Fund. Headquartered in Los Angeles, SoLo Funds is a Certified B Corp.

What’s new in 2026?

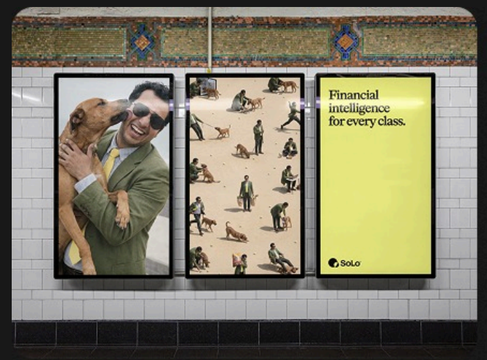
A new SoLo Funds: a brand-new brand and product experience, an upgraded SoLo iQ, and NowCAST, all built around financial intelligence. Next is SoLo Alpha, America’s highest-return investment account, with a 16%+ annualized return. It opens soon by waitlist.[5]

Press contact

press@solofunds.com for data requests, founder interviews, and member stories. Logos, photography, and our brand guide are at solofunds.com/brand. The 2026 Cash Poor Report is at thecashpoor.com.

SoLo®

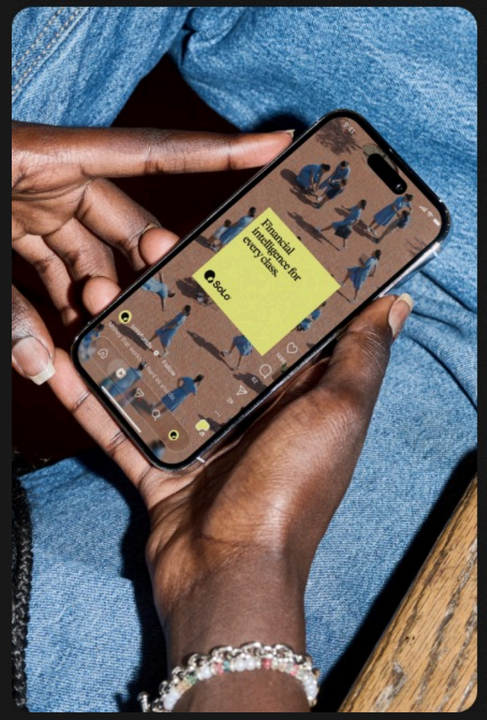
Lend.
Borrow.
Bank.
Gain.











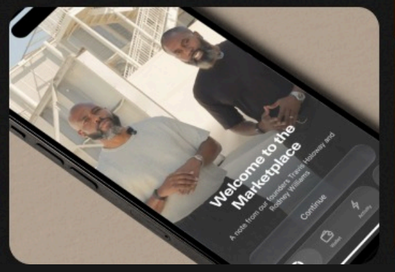
SoLo®













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SOLOFUNDS.COM/BRAND

NOTES

Footnotes and disclosures.

1 Platform figures (members, transaction volume, loans funded, $261M, $75M, $337M+) are cumulative from SoLo Funds' inception through August 2026, calculated by SoLo Funds using proprietary internal data, and unaudited. Source: solofunds.com/impact.

2 Lending through SoLo Funds involves risk, including the risk of borrower default and loss of principal. Lender returns are not guaranteed, are not insured by the FDIC or any federal agency, and are not bank deposits. Historical performance figures reflect platform-wide averages and do not predict future results. Individual results vary. The 24%+ figure reflects average lender returns per 14-day loan cycle over the trailing twelve months, annualized assuming the same capital is redeployed at the close of each cycle across approximately 26 cycles per year. Some lenders earn less, and some lose principal.

3 Average total cost of borrowing as a percent of principal, from SoLo Funds' 2026 Cash Poor Report (thecashpoor.com). SoLo Funds' average includes tips, donations, and late scenarios. Actual costs vary by provider and individual terms.

4 All loan requests are subject to verification, lender proposal, and the requestor's final acceptance. Tips and donations are voluntary. Donations may be turned off in settings. Must be 18 or older.

5 SoLo Alpha is offered by SoLo Cooperative, Inc., a separate legal entity from SoLo Funds, Inc.; neither guarantees the obligations of the other. SoLo Alpha is not yet available; features, return figures, fees, and terms are preliminary and subject to change under the final membership agreement and bylaws. Average annualized return is based on trailing 12-month performance data for strategies utilizing borrowers with a SoLo Score of 55+; returns vary by strategy, deposit timing, and utilization, and past performance does not guarantee future results. Not a bank APY. SoLo Alpha is a cooperative member capital account, not a deposit account, and is not insured by the FDIC, the NCUA, or any government agency. SoLo Protection is a guarantee provided solely by SoLo Cooperative, Inc. that no lending strategy will produce a negative return on contributed principal, subject to the membership agreement; it is not a bank or federal guarantee. Loans are made by SoLo Cooperative, Inc., which will be a CA licensed lender, NMLS ID 2474443 (application pending). Recovery is handled by Social Loans LLC, NMLS ID 2474463. SoLo Alpha is not a bank, broker-dealer, or registered investment adviser.

6 SoLo Funds, Inc., a Certified Public Benefit Corporation, is a financial technology company, not an FDIC insured depository institution. Banking services provided by Bangor Savings Bank, Member FDIC. The SoLo Mastercard® Debit Card is issued by Bangor Savings Bank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circle design is a trademark of Mastercard International Incorporated.

7 The SoLo Score is a proprietary machine learning model trained on SoLo Funds marketplace transaction data, including connected banking and transaction data. It is not a credit score, is not provided by a consumer reporting agency, and is not used to furnish information to consumer reporting agencies. Model outputs do not guarantee repayment or any particular lending outcome.

8 The $337M+ wealth-gap figure combines (a) estimated borrower savings, measured as the difference between the total cost borrowers paid on SoLo Funds and the estimated cost of equivalent subprime credit card borrowing as measured in SoLo Funds' 2026 Cash Poor Report, and (b) total tips paid to lenders. Borrower savings are estimates; individual savings vary.

9 Repayment rate reflects a trailing twelve-month average above 94% across SoLo Funds marketplace loans. Repayment performance varies by period and is not a projection.

10 Revenue and funding figures as stated in SoLo Funds' official boilerplate; company-reported and unaudited.

11 NowCAST figures as published at solofunds.com/solonowcast.

12 Average time to funding based on SoLo Funds platform data; depends on lenders choosing to fund a specific request.

13 2026 Cash Poor Report: nationally representative survey of 2,000 U.S. adults who faced at least one unplanned expense in the past year, conducted with Opinium Research and Morgan State University.