

We build banking solutions for markets where individuals and businesses are underserved or neglected by traditional finance options. Through Pathward's business lines, **Banking as a Service** and **Commercial Finance**, we power our partners.

**\$6.7 Billion**  
ASSET SIZE

(AS OF 6/30/2022)

OVER  
**1,100+**  
TOTAL  
EMPLOYEES

(AS OF DEC. 2021)

### National Bank (N.A.)

### Prudential Regulator: OCC

Pathward Financial, Inc., bank holding company

NASDAQ: **CASH** SINCE 1993

### Economic Impact Payment

Served as the financial agent for the Bureau of the Fiscal Service's U.S. Debit Card program.

**\$24.15 Billion**  
COVID RELIEF FUNDS

**16.5 Million**  
ISSUED PREPAID CARDS  
(FROM 2021 - 2022)

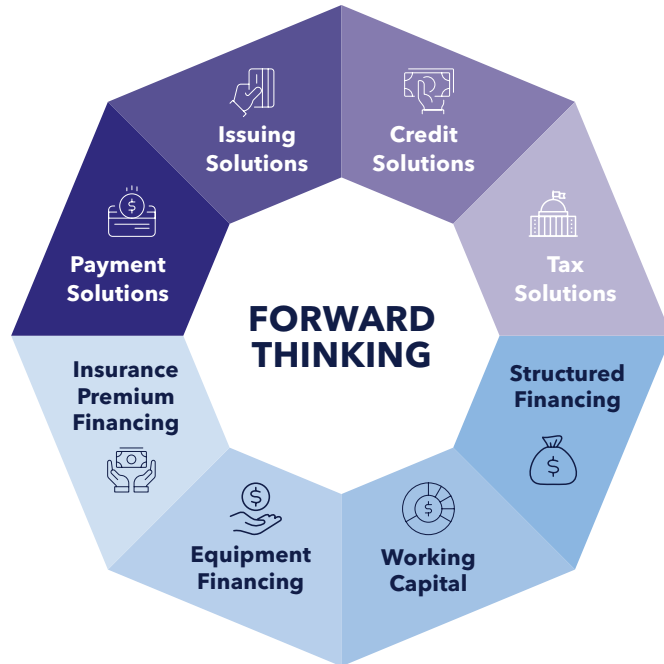
### Paycheck Protection Program

**1,045**  
LOANS  
FUNDED

**\$300+**  
Million  
IN RELIEF

**18,000+** JOBS SAVED

(FROM 2021 - 2022)



### Banking as a Service: Pathward™, N.A. works in collaboration with our partners to provide the following innovative payment solutions:

**Payment Solutions:** Accepting and processing payments for all customers' personal and business needs. Pathward moves on average \$1.8B daily through highspeed banking rails, including ACH, wire transfers, and push to debit.

**Issuing Solutions:** As one of the leading debit and prepaid issuers in the country, we hold funds for the programs of our partners, which have the consumer protections of a traditional bank account.

**Credit Solutions:** As a lender of record, we enable our partners' lending solutions that serve the borrowing needs of customers in a diverse credit pool.

**Tax Solutions:** We work with a network of 40,000 tax preparation offices nationwide, including some of the largest tax franchises to offer electronic funds transfer, payments processing and lending solutions including refund transfers and taxpayer refund advances.

### Commercial Finance: Pathward helps businesses access the funds they need through the following solutions:

**Structured Financing:** Assisting small and mid-sized business and rural borrowers to fund growth, expansion, and refinancing. Products include alternative energy financing and conventional loans, many of which are administered through SBA and USDA programs.

**Working Capital:** Provides ready cash for liquidity needs to new or growing companies or companies in cyclical or seasonal industries.

**Equipment Financing:** Financing in the form of various products such as leases and loans. Providing access to the best equipment needs without sacrificing their cash flow.

**Insurance Premium Financing:** Short-term financing to facilitate the purchase of property, casualty, and liability insurance premiums.

