Empowering Community Banks. Strengthening Local Communities.



Econofi ™ equips your bank with innovative financial services that uplift underserved communities—helping you grow while serving those who need you most.

The Problem: Banking is Broken

Imagine working hard all week, only to lose a significant chunk of your paycheck just to access your money. That's the reality for **millions of unbanked and underbanked adults** in the U.S. These individuals rely on costly check-cashing stores, where higher checks mean higher fees. Every year, they spend:

- **$11 billion** on check cashing and bill payments.
- **$127 billion** in usury fees and interest.

Traditional banks have failed to serve these communities, trapping families in cycles of **predatory fees and financial instability**.

Our Solution: Empower Individuals

From Left Out to Lifted Up: At Econofi, we're **flipping the script** on financial exclusion with the Econofi Calculator:

EXAMPLE 1: Gig Economy Worker Support

Customer:
"I drive Uber and income varies weekly. How do I budget?"

Econofi Calculator Provides:
✓ Budget Planning Agent analyzes income patterns
✓ Cultural Context Agent recognizes gig economy financial stress
✓ Education Agent delivers "Variable Income Management" course
✓ Risk Assessment Agent monitors for income drop warning signs

Result:
Personalized budget template + proactive support reducing financial stress

Better Tech for Your Bank. Better Banking for Your Community.

Why Econofi ™?

- **Expand Your Product Offerings**: Offer cutting-edge financial products that grow revenue and increase customer loyalty.
- **Increase CRA Ratings**: Use new lending products to improve your CRA rating from "Needs to Improve" to "Outstanding."
- **Serve the Underbanked and Unbanked**: Tap into underserved populations with secure, AI-powered solutions that meet real community needs.

As a community bank, limited resources and outdated technology may prevent you from serving unbanked and underbanked populations who should be able to rely on you.

Econofi™ bridges that gap, empowering your bank with cutting-edge, **white-labeled technology** that allows you to deliver modern financial services on par with large institutions, tailored to your community's needs. This gives you the ability to enhance the services you offer to those who need it most.

Econofi ™ Novus Loans: A Revolutionary Lending Solution

We are developing an innovative solution for community banks to issue credit cards and maintain the customer-credit card relationship, generating revenue through both interchange fees and interest. By diversifying your offerings, you not only grow revenue but also provide customers with innovative lending options:

- Credit Builder Loans with Secured Credit Cards
- Buy Now, Pay Later Loans
- Small Business Loans
- Healthcare Payment Loans
- Small Farm Loans

Community Banks Deserve Better Technology.

Community Banks use the technology provided by Econofi ™ for new sources of revenue.

