

Holdings

Board Materials Packet

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CONFIDENTIAL

Executive Summary

Why organizations are switching from traditional banks to Holdings

Holdings is an AI-native business banking platform that replaces legacy bank accounts with a zero-fee, high-yield alternative. Organizations earn up to **1.75% APY** on deposits — compared to the industry standard of 0.01% — while gaining modern tools for accounting, expense management, and fund tracking.

All deposits are held at **i3 Bank, Member FDIC**, and insured up to **\$3,000,000** through a program bank network. Holdings is SOC 1 Type II compliant, PCI DSS certified, and maintains a 99.99% uptime SLA.

The Problem: Your Bank Is Costing You Money

Most business checking accounts pay virtually nothing on deposits while charging monthly maintenance fees, wire fees, and per-transaction fees.

Provider	APY	Annual Earnings on \$50K	Monthly Fees
Chase Business	0.01%	\$5	\$15/mo
Wells Fargo Business	0.01%	\$5	\$10/mo
Relay Financial	0.91%	\$455	\$0
Holdings	1.75%	\$875	\$0

At a \$50,000 average balance, Holdings earns your organization **\$875/year** in interest — compared to \$5 at Chase or Wells Fargo. At higher balances, the difference compounds significantly.

Platform Overview

AI-Powered Accounting

Transactions categorized automatically. Reports generated on demand. Books always current — without hiring a controller.

Zero-Fee Business Banking

Checking accounts that earn 1.75% APY on every dollar. No minimum balance, no monthly fees. Up to \$3M FDIC insured.

Smart Business Cards

Issue virtual or physical debit cards instantly. Set per-card spend limits, restrict categories, track expenses in real time.

Fund & Program Tracking

Unlimited sub-accounts for every fund or program. Track restricted vs. unrestricted automatically with compliance reports.

Features & Security

Everything your organization needs, protected at the highest level

Key Features

- ✓ No minimum balance requirements
- ✓ Free incoming wire transfers
- ✓ Unlimited transactions
- ✓ Real-time balance updates
- ✓ Multi-user access with role-based permissions
- ✓ Automatic account transfers and scheduling
- ✓ Approval workflows for disbursements
- ✓ Integrated reporting and export (CSV, PDF, QuickBooks)

Security & Compliance

Holdings employs the same security infrastructure used by the world's largest financial institutions.

SOC 1 Type II

FDIC Insured

PCI DSS

256-bit AES

SOC 1 Type II Compliant

Independently audited security controls meeting enterprise standards.

Two-Factor Authentication

SMS, authenticator apps, or hardware key support for all users.

Penetration Testing

Regular third-party security assessments and vulnerability scanning.

Transaction Monitoring

Real-time fraud detection and suspicious activity alerts.

Automated Backups

Continuous backup with point-in-time recovery for all data.

End-to-End Encryption

256-bit AES encryption for all data at rest and in transit.

Customer Testimonials

Trusted by 1,000+ businesses across all 50 states — Rated 4.1/5 on Trustpilot

"I had a fantastic onboarding experience with Holdings. The process was smooth, and their team was incredibly helpful every step of the way. Customer service was top notch."

— Spencer Gunnell, Verified Trustpilot Review

"Great communication and support. Transactions are easy and simple, freeing up valuable time spent with other banks trying to get wires and transfers released."

— Verified Business Customer, Trustpilot Review

"This transition will support our mission by streamlining how we manage donor contributions and program impact."

— Phil Brown, CEO, Needs Beyond Medicine

How Holdings Works & Next Steps

Revenue model, board FAQ, and getting started

How We Make Money — And Why It's Free for You

Holdings earns revenue through interchange fees when you use your debit card and through the spread on deposits held at our banking partner. There are **no monthly fees, no transaction fees, no minimum balances, and no hidden charges**. Your organization keeps more because we built a leaner platform — no branches, no legacy overhead.

Frequently Asked Board Questions

Question	Answer
What if Holdings goes away?	Funds are held at i3 Bank, Member FDIC. Always yours, always accessible, always insured — regardless of what happens to Holdings.
Multiple signers?	Yes. Multi-user access with role-based permissions, approval workflows, view-only access, or full admin rights.
Restricted funds?	Unlimited sub-accounts per fund/program. Restricted vs. unrestricted tracked automatically with compliance reports.
How hard to switch?	Our team handles migration. Average setup: under 2 weeks. Keep current bank active until fully transitioned.
Is our data safe?	SOC 1 Type II audited, 256-bit AES encryption, PCI DSS compliant, 99.99% uptime SLA.

Recommendations & Next Steps

- 1 Schedule a 15-minute walkthrough**
— We'll demo the platform and model your projected savings based on actual deposit balances.
- 2 Share this packet with your finance committee**
— Everything your board needs is here. We're happy to join a board call directly.
- 3 Open your account when ready**
— Setup takes minutes. No branch visits, no paperwork, no fees. Zero downtime.

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