

Holdings

Board Enablement Deck

Your bank charges you to hold your money

Most business checking accounts pay virtually nothing on deposits — while charging monthly fees, wire fees, and transaction fees. Holdings flips that model.

\$875/yr

What you'd earn with Holdings on \$50K

Chase

0.01%

Wells Fargo

0.01%

Relay

0.91%

Holdings

1.75%

One platform for banking, cards, and accounting

AI-Powered Accounting

Transactions categorized, reports generated, books always current — without hiring a controller.

Banking Made Simple

Zero-fee checking that earns 1.75% APY on every dollar. Up to \$3M FDIC insured.

Smart Business Cards

Issue virtual or physical cards instantly. Set spend limits, track expenses, control who spends what.

See how much you'd earn with Holdings

Businesses across all 50 states already earn more on their deposits and pay zero banking fees.

- ✓ No minimum balance requirements
- ✓ Free incoming wire transfers
- ✓ Unlimited transactions
- ✓ Real-time balance updates
- ✓ Multi-user access with permissions
- ✓ Automatic account transfers

\$875/yr

Your annual earnings at \$50K balance

Chase

0.01%

Wells Fargo

0.01%

Relay

0.91%

Holdings

1.75%

Your money. Protected.

Same security standards as the world's largest financial institutions.

- ✓ FDIC insured up to \$3M
- ✓ Deposits held at i3 Bank, Member FDIC
- ✓ 256-bit bank-level encryption
- ✓ 99.99% uptime SLA
- ✓ Regular independent security audits

SOC 1

FDIC

PCI DSS

SOC 1 Type II Compliant

Independently audited security controls meeting enterprise standards.

Two-Factor Authentication

Secure accounts with SMS, authenticator apps, or hardware keys.

Penetration Testing

Regular third-party security assessments to identify vulnerabilities.

Transaction Monitoring

Real-time fraud detection and suspicious activity alerts.

Automated Backups

Continuous backup with point-in-time recovery.

End-to-End Encryption

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

Trusted by 1,000+ Businesses

★★★★☆ 4.1 on Trustpilot

15 reviews

Trustpilot

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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

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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, March 2025

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This transition will support our mission by streamlining how we manage donor contributions and program impact — helping us better serve cancer patients in need.

Phil Brown, CEO

Needs Beyond Medicine

How Holdings Works — And Why It's Free

How we make money

Holdings earns revenue the same way every bank does — 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 of its money because we built a leaner platform — no branches, no legacy overhead.

What boards ask us

What if Holdings goes away?	Your funds are held at i3 Bank, Member FDIC. They're always yours, always accessible, always insured.
Can we have multiple signers?	Yes. Multi-user access with role-based permissions, approval workflows, and view-only access.
How do restricted funds work?	Unlimited sub-accounts for every fund or program. Fund-by-fund P&L and compliance reports included.
How hard is it to switch?	Our team handles migration. Average setup: under 2 weeks. Zero downtime on operations.
Is our data safe?	SOC 1 Type II audited, 256-bit AES encryption, PCI DSS compliant, 99.99% uptime SLA.

Recommendations and Next Steps

1

Schedule a 15-minute walkthrough

We'll show you the platform live and model your organization's projected savings.

2

Share this deck with your finance committee

Everything your board needs to evaluate Holdings is here. We're happy to join a board call directly.

3

Open your account when you're ready

Setup takes minutes — no branch visits, no paperwork, no fees. Zero downtime.



(888) 806-1639



support@getholdings.com



getholdings.com/demo

Holdings is a financial technology company and is not a bank. Banking services provided by i3 Bank, Member FDIC. Deposits insured up to \$3,000,000 through program bank network.

Holdings

Banking that works for your business

getholdings.com