



Salus

James Chemplavil, Founder and CEO



A blurred background image on the left side of the slide showing a person in a light blue shirt sitting at a desk with a computer monitor and keyboard.

Credit unions have a young member problem

Credit Union Generations



All Credit Unio



+7 m

mem



2024



Dave and Chime offer microloans to Gen Z...

 Video: Account takeovers are on the rise. Remember to do your part, be smart, and protect yourself against fraud. [WATCH NOW](#) 

DCU ROUTING NUMBER: 211391825

INSURANCEINVESTMENTSBRANCHES & ATMS


[JOIN DCU](#)[LOGIN](#)[Forgot Username/Password?](#)

 [Bank](#) [Borrow](#) [Plan](#) [Learn](#) [Support](#) [Services](#) [Membership](#)  [PAY MY LOAN](#)


Limited-time Member Referral Promotion.

You could earn \$25 for each person that joins and completes a qualifying activity.

[LEARN MORE](#)



I am looking for

[an equity line or loan](#) 

...because microloans start a lifetime membership

We differentiate by first addressing members' most crucial need – **LIQUIDITY** – and then building long-term banking relationships.

Dave, August 2025 (Earnings Call)

We leverage the benefits of our primary account relationships to develop and cross-sell new products at high attach rates across our historical member cohorts.

Chime, May 2025 (Prospectus)

Credit Unions Should Use Neobank Strategies

Gen Zs choose neobanks because neobanks know how to help them.

Credit unions can do the same thing.

Salus Helps CUs Turn Gen Z Into Members For Life

Connect with
Gen Z



Make Members
For Life

Connect with Gen Z through microloans

We differentiate by first addressing members' most crucial need – **LIQUIDITY** – and then building long-term banking relationships.

Dave, August 2025 (Earnings Call)

Goal: Connect with Gen Z

Solution: **MICROLOANS**

Microloans: short-term loans digitally delivered

The image displays three sequential mobile app screens for a microloan application. The first screen is for phone number verification, the second for selecting a loan amount, and the third for reviewing loan terms and accepting the offer. Arrows indicate the flow from left to right.

GFA
Better Banking.

Microloan Application

Verify your phone number

Enter the verification code sent to (XXX) XXX-8944 to continue.

Didn't receive the code? [Resend](#)

Verify

Cancel

GFA Federal Credit Union
Federally Insured by NCUA. Equal Housing Lender.

GFA
Better Banking.

Microloan Application

Loan Amount

Loan Amount

Please enter a loan amount between \$50.00 and \$2,000.00.

Continue

Cancel

GFA Federal Credit Union
Federally Insured by NCUA. Equal Housing Lender.

GFA
Better Banking.

Microloan Application

Select a loan term that works best for you

\$1000 (12 Months) ✓

Loan Terms

Annual Percentage Rate (APR)	17.99%
Finance Charge	\$100.10
Amount Financed	\$1,000.00
Total of Payments	\$1,100.10

Payment Schedule

Number of Payments	12
Monthly Payment Amount	\$91.68
Monthly Beginning on	October 4, 2025
Final Payment on	September 4, 2026

☐ Save 0.50% APR — Enable automatic monthly payments from this account

Accept and Continue

Decline Offer

GFA Federal Credit Union
Federally Insured by NCUA. Equal Housing Lender.

Microloan borrowers are everyday young members



77%

Of credit
unions have
members going
online for
microloans

\$46K Median annual income

29 Median age (years)

Microloan ROI Case Study: GFA



Launched Microloans in 2024

Microloans Made 1 Yr Ago

\$127,250

Member Savings (Impact)

\$469,485



Microloans Deepen Member Relationship

GFA microloan borrowers with higher deposits one year after borrowing a microloan



Microloans Drove Higher Deposits

Total Deposits One Year After Borrowing a Microloan



Salus Helps CUs Turn Gen Z Into Members For Life

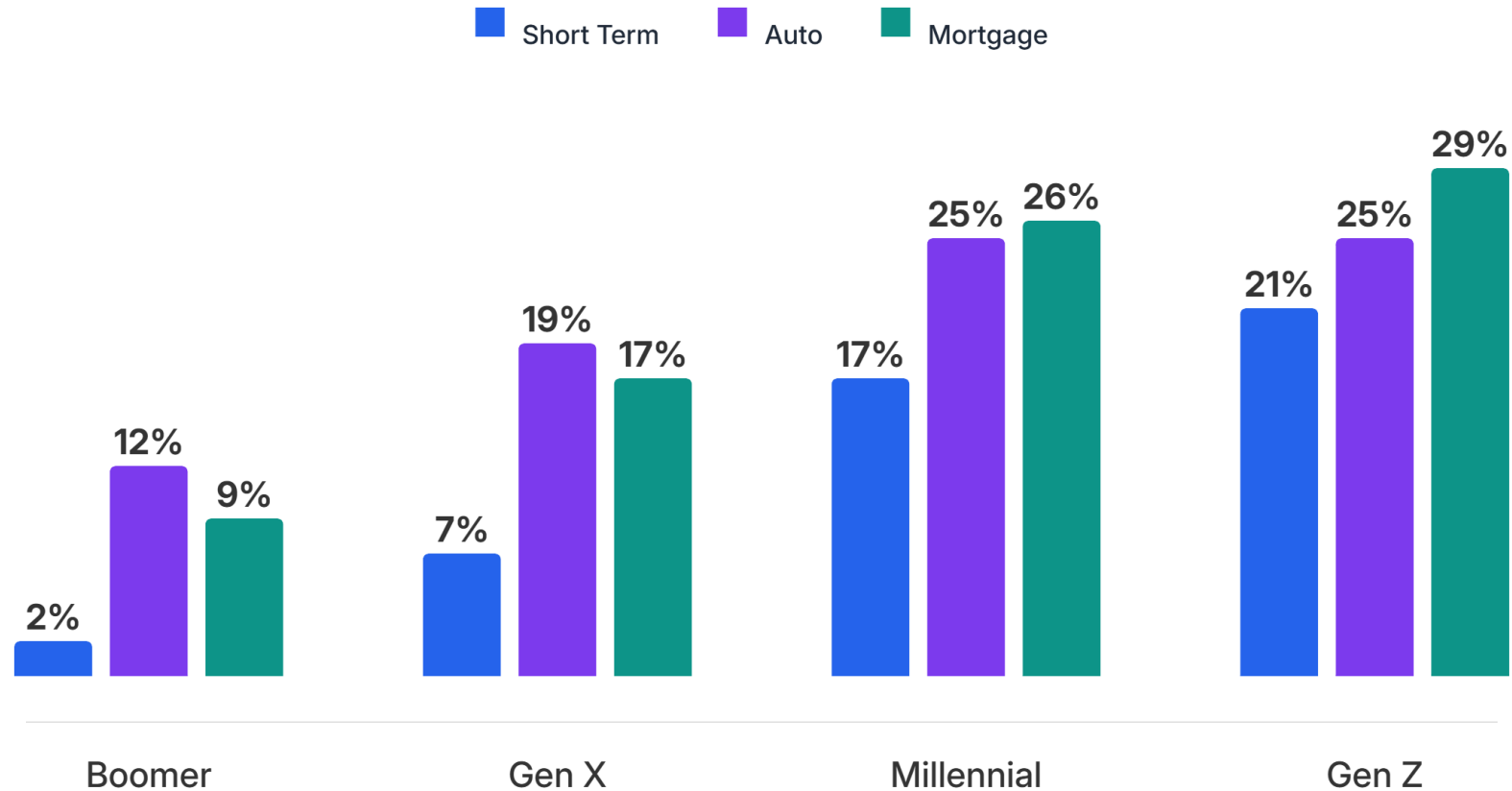
Connect with
Gen Z



Make Members
For Life

Gen Z and Millennials are tomorrow's loan prospects

Consumer Interest in Loans In Next 5 Years



Key Finding: Gen Z shows **2-10X more interest** in all loan types compared to Baby Boomers

Create members for life through rent reporting

We leverage the benefits of our primary account relationships to develop and cross-sell new products at high attach rates across our historical member cohorts.

Chime, May 2025 (Prospectus)

Goal: Create Members for Life

Solution: **RENTREPORTING**



Entry Point



Permissions



Upload Contract



Categorize Data



Confirm



Tradeline Data



Report

Authorize Data Access

To report your rent payments to credit bureaus, we need your permission to access certain information.

☒ **Transaction History Access**

I authorize access to my transaction history to identify rental payments. This is required to verify your rent payments.

☒ **Personal Information Access**

I authorize access to my personal information needed for credit bureau reporting. This is required to report to credit bureaus.

☒ **Communication Preferences**

I agree to receive updates about my rental reporting status. This is optional but recommended.

Back

Continue

Gen Zs want to report rental payments

Gen Zs are **5x** more likely
to opt into rent reporting services.



Rent Reporting Can Increase Credit Scores

Participants with Increased Credit Scores



79%



All Participants

71%



Near-Prime Participants

90%



Subprime Participants

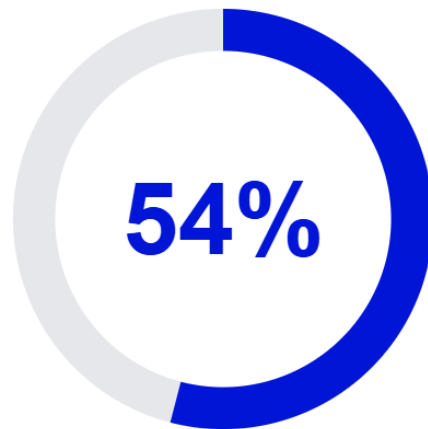
100%



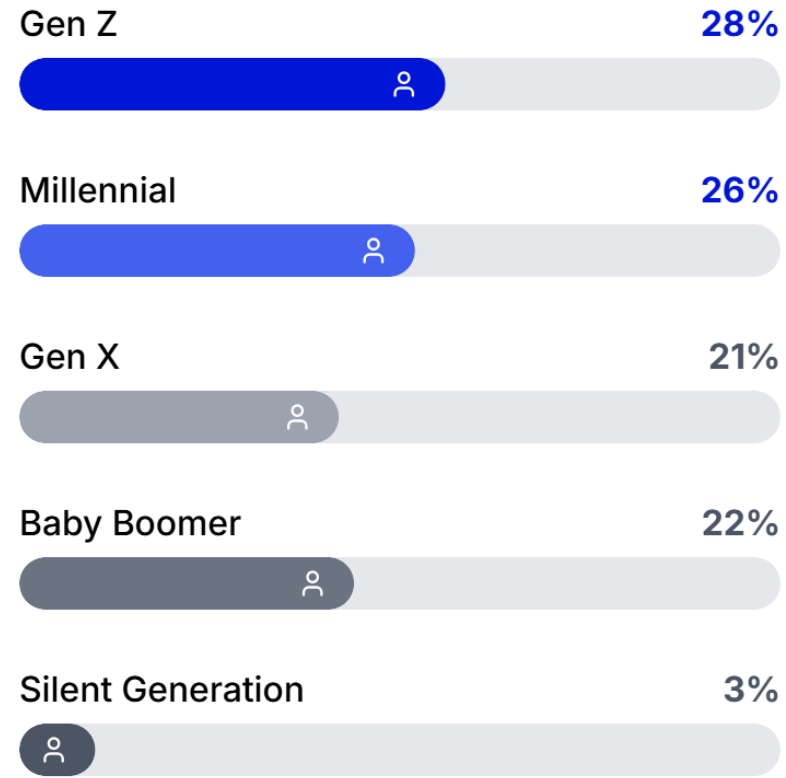
Unscoreable Participants

Most adults will be Gen Zs/Millennials soon

2030 Adult Population By Generation



Gen Z / Millennial



Source: United States Census Bureau

In 2030, what story will your credit union tell?

In five years, your
credit union will
be...

Credit
Union A

Credit
Union B

Credit Union A: missed the Gen Z opportunity

Credit Union A

" We're paying for the lost decade of not growing the young members. We had solid loan portfolios but we kill our long-term viability by being short-sighted and not figuring out how to lend to people out of high school, out of college.

Top 100 Credit Union CFO

Credit Union B: turned Gen Z into members for life

They were really struggling with everything, and we gave them a chance. And ten years later, we have their car [loans] and their house loan now too.

Credit union lending manager, on the power of connecting with members with microloans



Credit
Union B



Gen Z \diamond Members For Life

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