



Family Banking powered by True Link

October 2025



Our Story

True Link exists to provide financial solutions for people with complex needs and those who care for them.



13 Years of Protecting Families and Their Finances

250,000+

Families
served*

\$175M

Fraud prevented
each year*

500+

Professional
Partners*



Torch Award
for Ethics



Most Influential
People in Care



CNN "Champions
for Change"



Inclusive Community
Development award



Santander Finance
for All winner



Excellent
4.8 Stars on TrustPilot

TrustScore top
bracket



Fastest-growing
private companies
in America



Most
Innovative
FinTech Startup

*Active and inactive cards as of 7/31/2023.



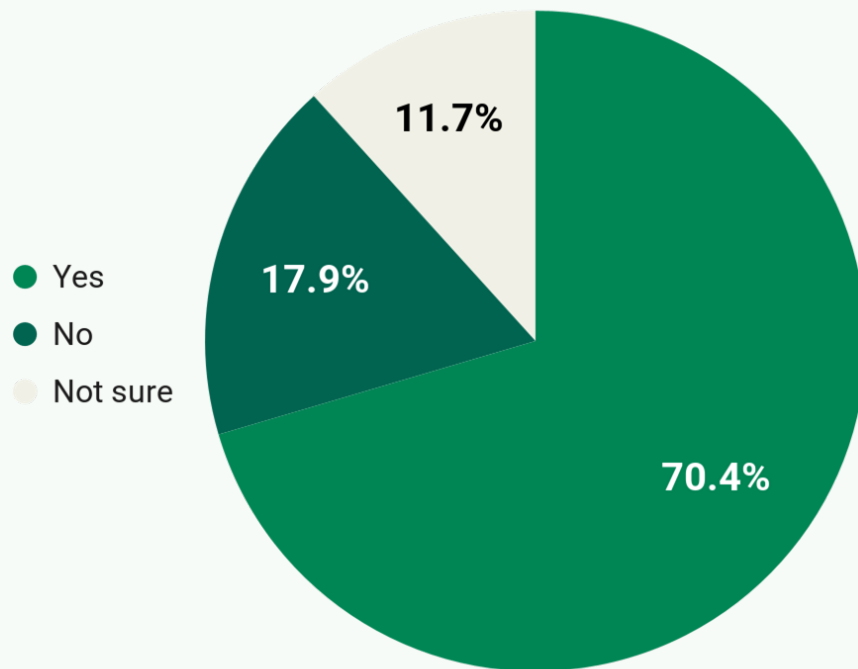
10 1.5M Adults Identify as Financial Caregivers



31.5M support
2+ people

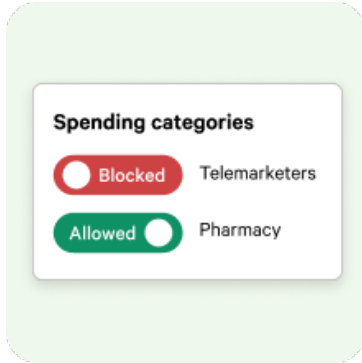
Source: True Link survey, n=2500 U.S. adults 25+

70% of caregivers are **willing to consolidate** their finances at the Financial Institution that helps solve their caregiving needs



Source: True Link survey, n=2500 U.S. adults 25+

How it Works



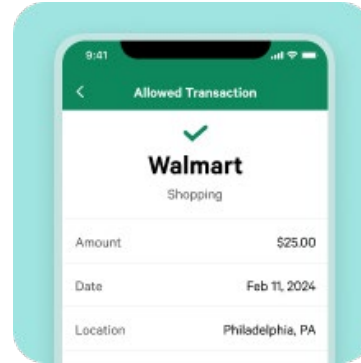
01

A family member sets the rules: pharmacy is expected, telemarketers are a problem



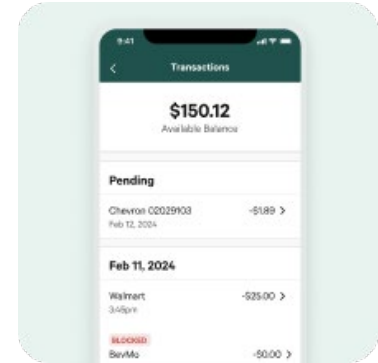
02

The cardholder is out in the world spending with their card



03

True Link approves only transactions permitted by the spending monitor



04

Individual maintains independence, family member can help protect their loved one

True Link proactively prevents fraud and unwanted spend, saving each customer **\$1,500+** annually*



**Block fraud
and scams**



**Prevent unwanted
purchases**



**Solve for personal
problem areas**

*Average amount per-customer of transactions blocked on an annual basis by True Link's spending settings, as of September 2024

Leading FIs are deepening member relationships through family banking with real results



Top 25 retail bank live as of Q2 2025, beating engagement targets as part of retail deepening strategy.



30% of engaged members are new to FI - driving acquisition and deepening relationships



Partnered with 250+ FIs. This will be table stakes soon.

Partner with True Link

True Link is a trusted partner serving 250+ financial institutions

Path 1: True Link Hosted

- Co-branded enrollment and account dashboard powered by True Link
- Ready-made marketing content
- White glove onboarding support
- Launch in as little as 1 month with no technical resources required

Path 2: Embedded Offering

- White-labeled offering embedded in your existing digital banking platform
- Ready-made marketing content
- Customer support tools are embeddable in your internal systems

How True Link Drives Value



**Acquire the Next
Generation of Members**



Retain Deposits



**Prevent Fraud and
Reduce Costs**



**Increase Share of Wallet
with Target Members**



**Generate Non - Interest
Income**

Thank you!

