

We're in the midst of
a **"financial" revolution**
that will upend the
global economy.

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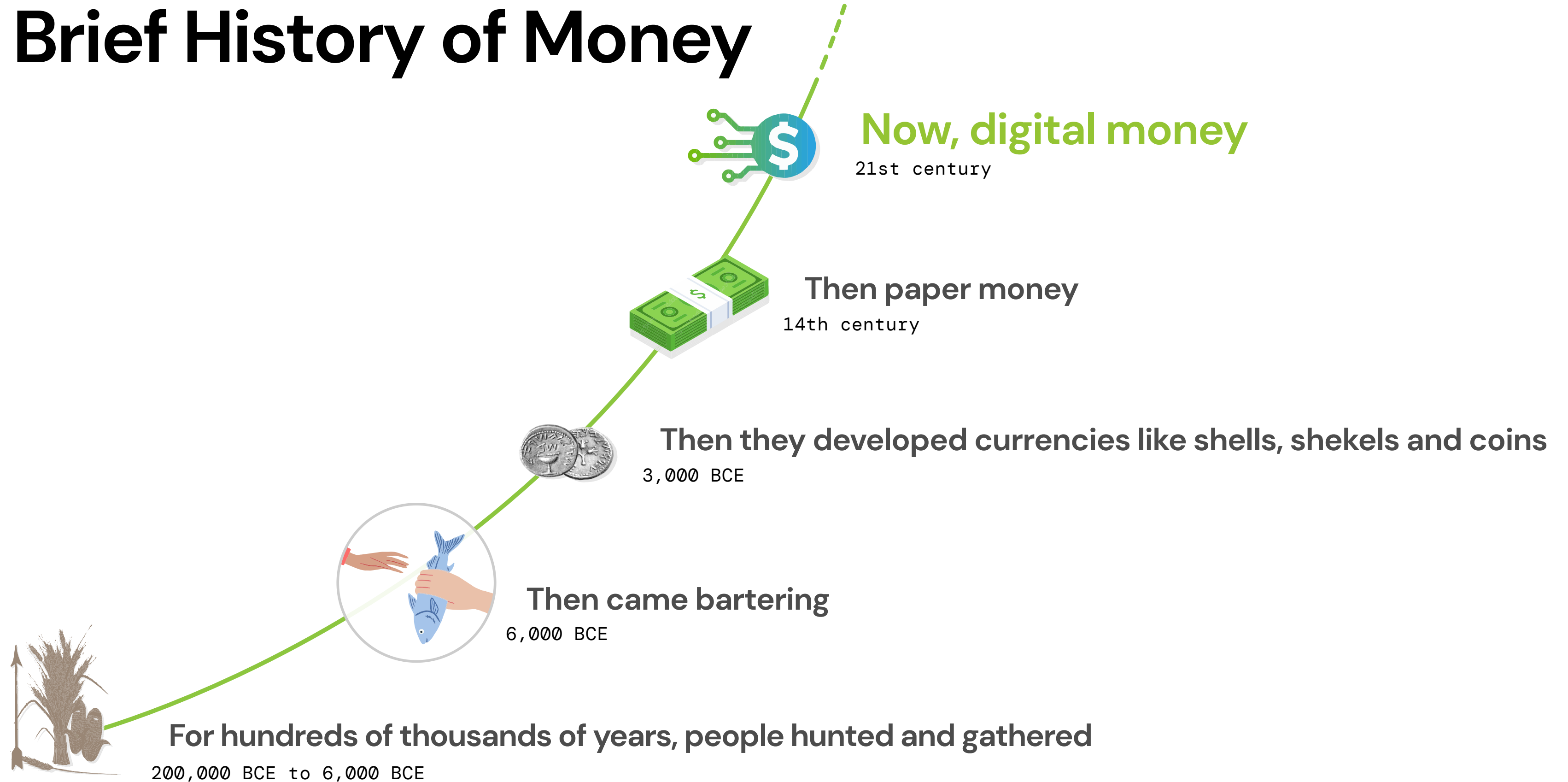


In 200,000 years of human history, we've only changed our "form" of currency a few times.

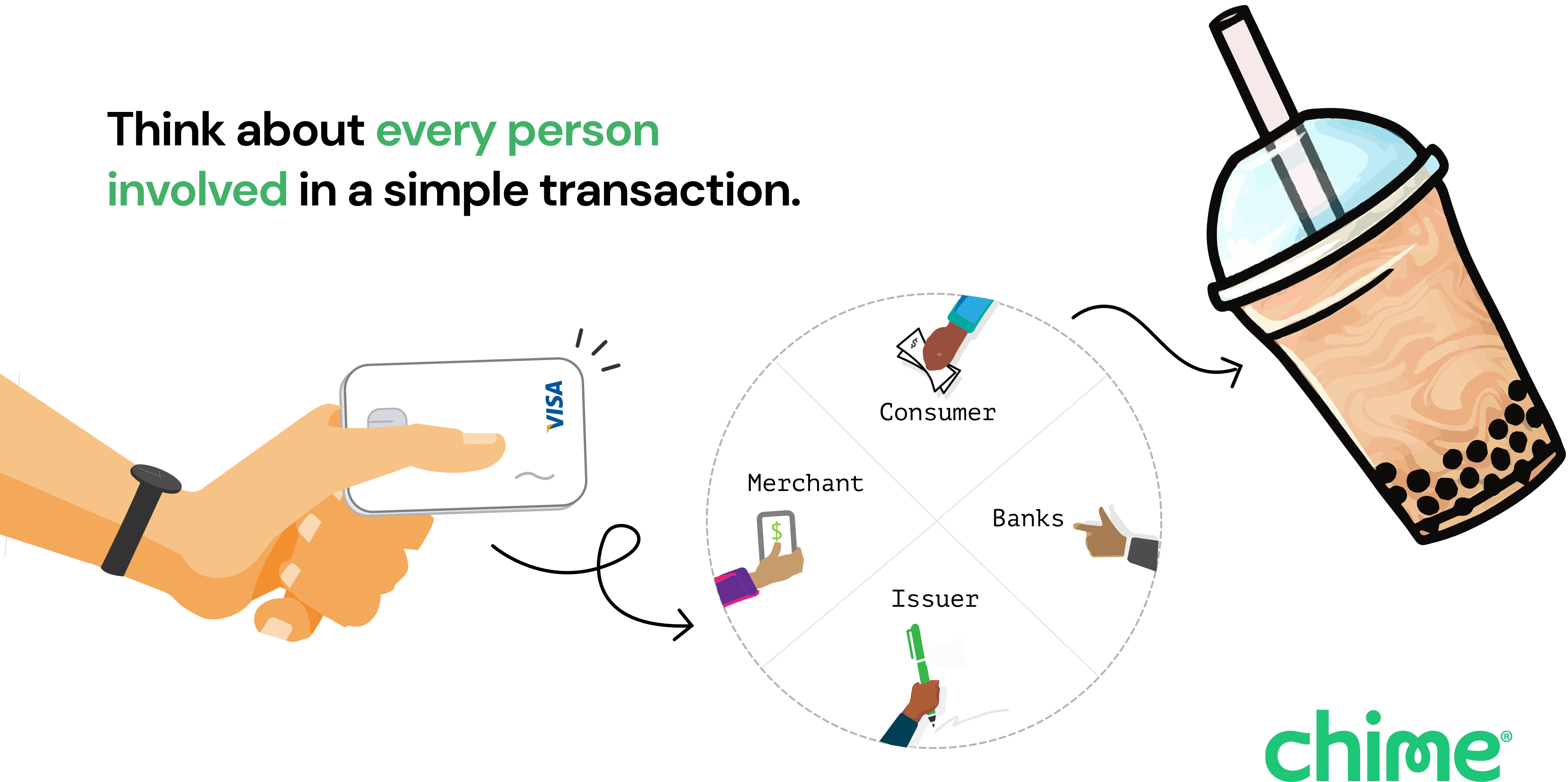
We're living through one of them.

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A Brief History of Money

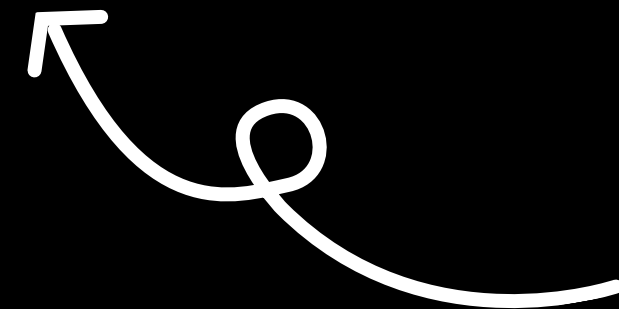


Think about **every person involved** in a simple transaction.



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Each of these elements is being
rebuilt and **replaced** right now.



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This digital money revolution will spawn new technology

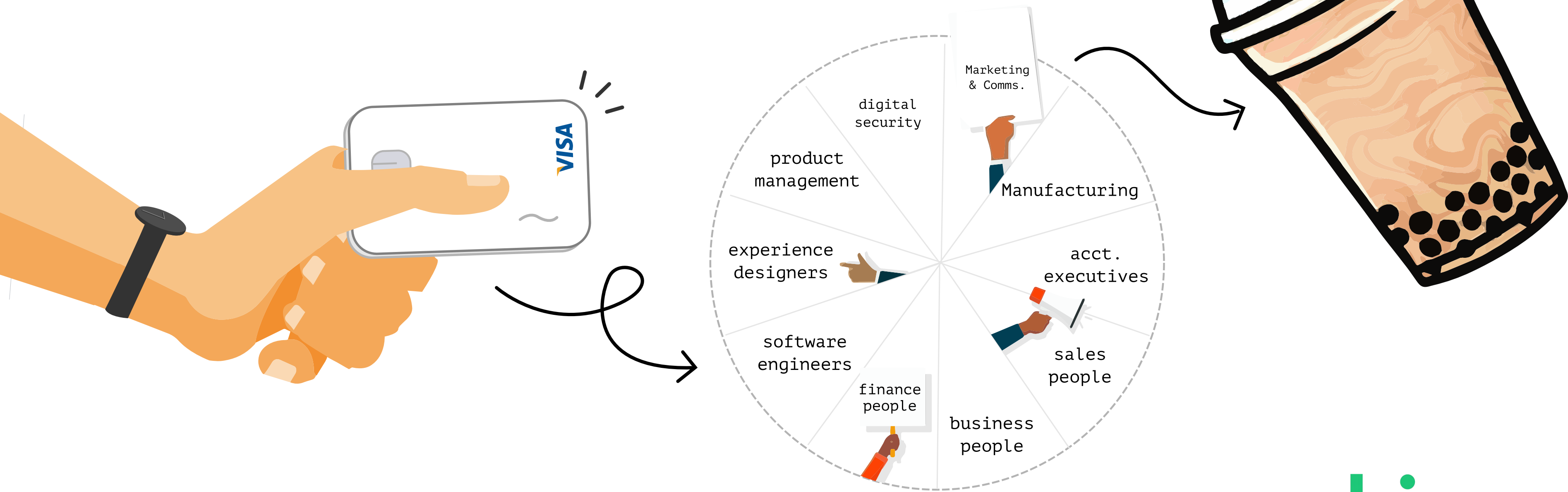
create new careers (ones we've never conceived of)

bring new innovations

and lead to the rise of new companies that disrupt many of the one's we're all familiar with.

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And the career opportunities
are **almost limitless**:



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In other sectors, true innovation often comes from outside of the sector being disrupted.



- It wasn't a Taxi company that created Uber. It was a guy named **Travis Kalanick** with no experience in transportation.
- It wasn't a retail baron that built Amazon. It was a geek named **Jeff Bezos**.
- It wasn't an veteran of the auto industry that built the most valuable car company in the world. It was an entrepreneur named **Elon Musk**.



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**Chime became the leading
digital banking service in the US
in less than a decade...**

by building a great product.

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WSJ

Forbes

The New York Times

USA TODAY

TE

All **products** become obsolete.

But **platforms** evolve and thrive.



SONY



facebook

BlackBerry



**ChimeOS isn't another
product initiative. It's the foundation
for every application we'll ever create.**

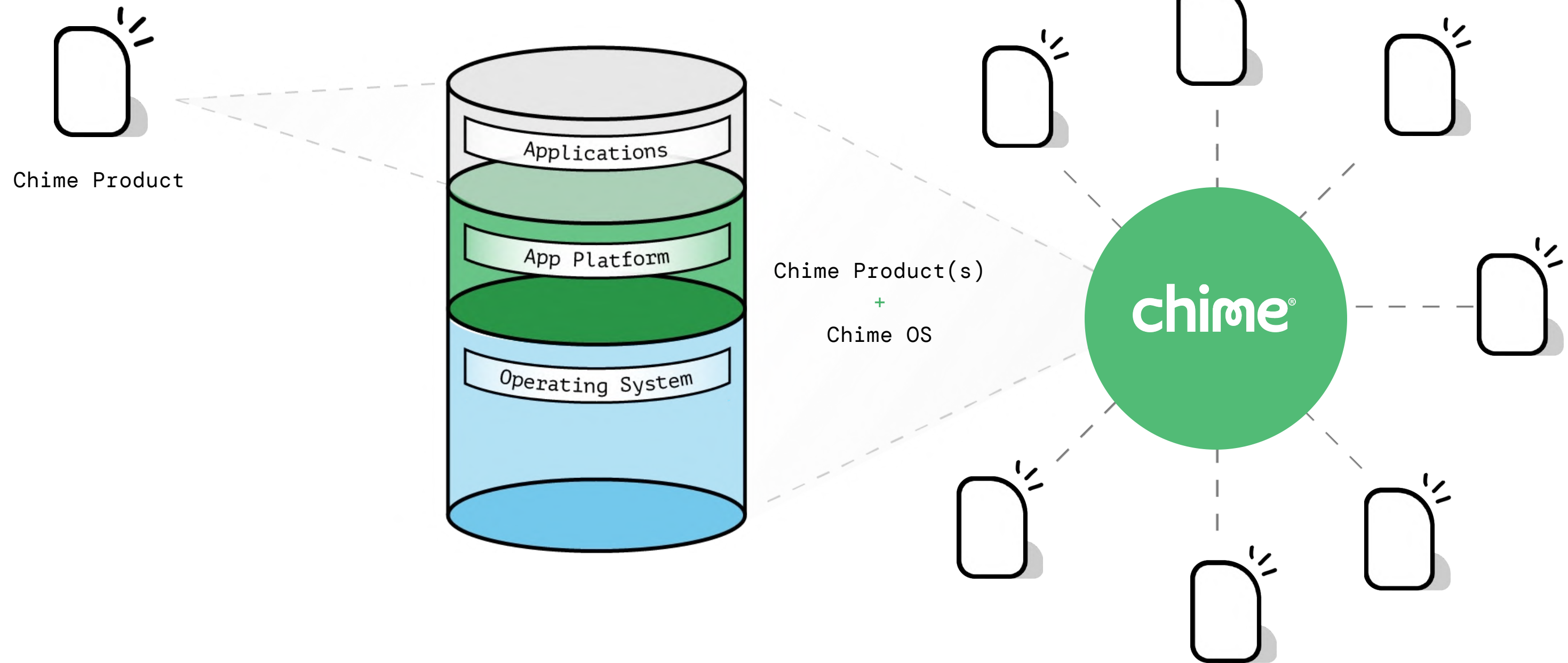
**We must now build
a great platform.**

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Product

to

Platform



Our product architecture has flaws.

Costing us customers, customer satisfaction, and money.

Bespoke Banking Apps

Duplication, Throw away work, Limited re-use.

Restrained

Vendor Constrained, IP Loss, High Costs

Brittle

Frequent Outages, Security & Compliance Costs

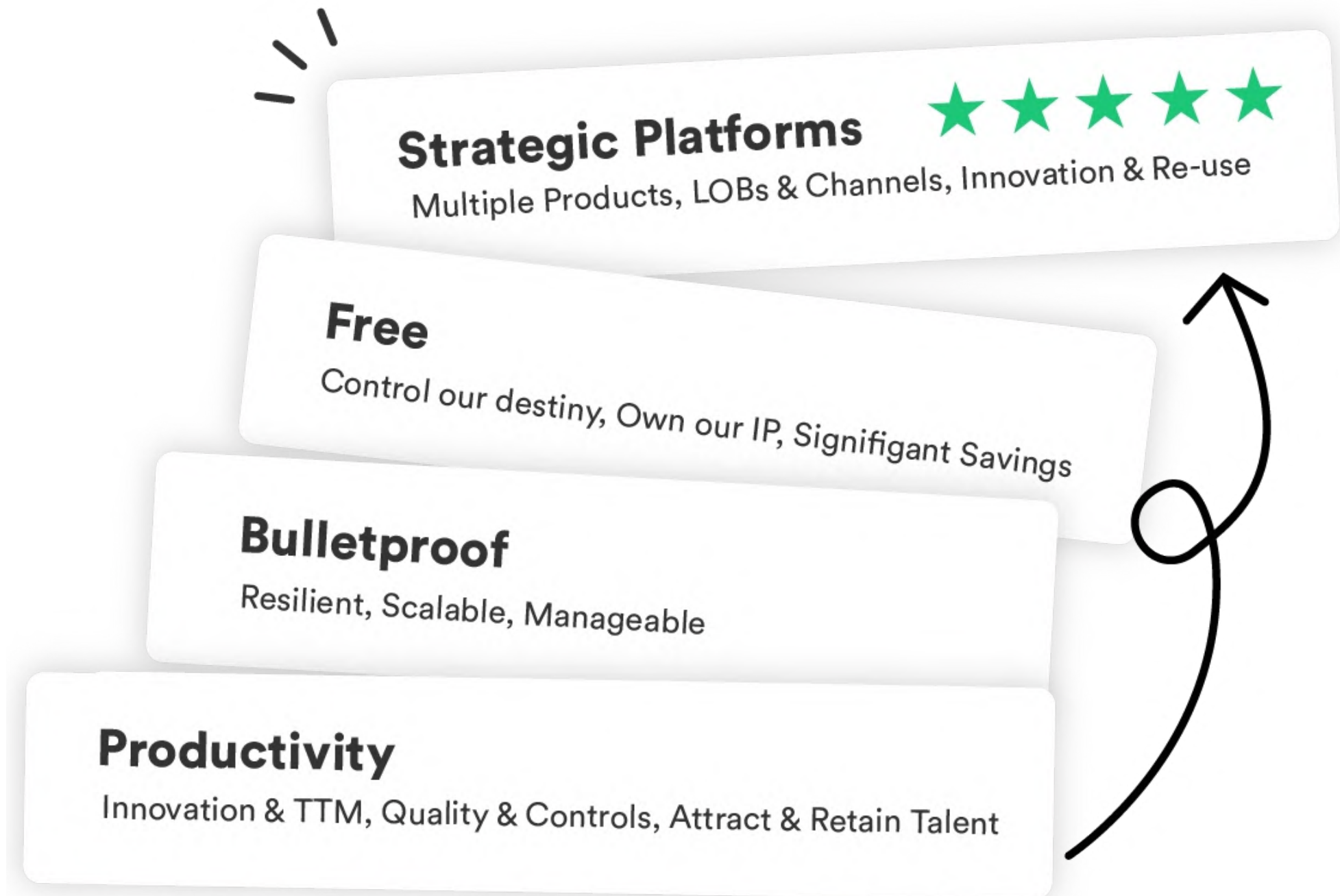
Increasing Tech Debt

Future Slowing TTM, Quality Challenges, Attrition Risks



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The singular
solution
to each of
these problems
is ChimeOS.



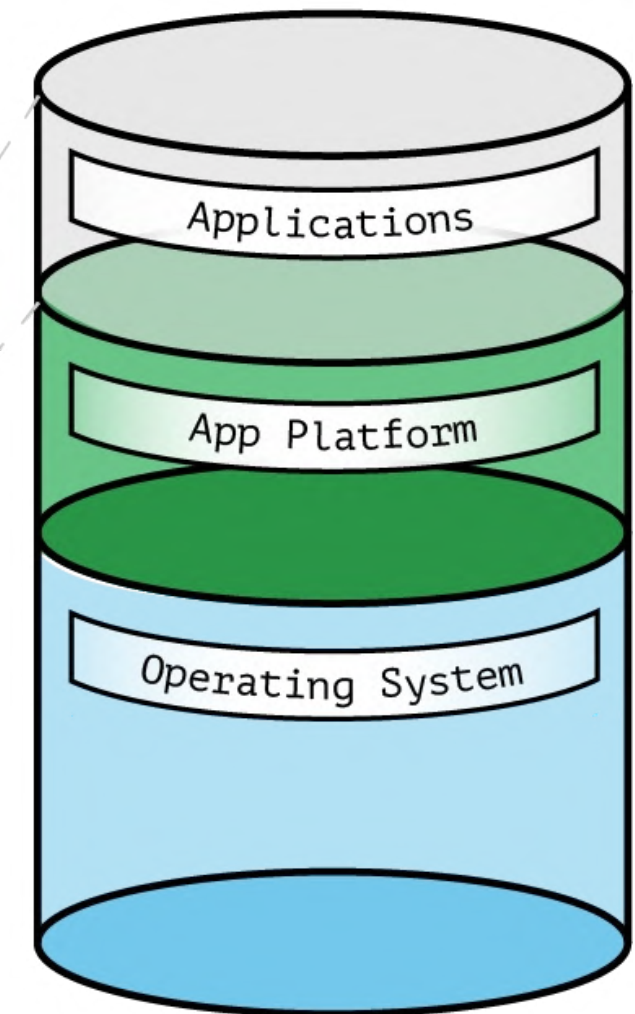
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What it takes to get there.

We need to rebuild our product on top of reusable foundations.

Turning Chime into a super app
with two core components: Lending & Investing

Existing Chime App, Money & Data Infrastructure



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**In this financial revolution,
those who participate and
shape it will likely come
from outside of finance.**

Perhaps you'll be one of them.

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