zirtue

Reinventing Lending, Borrowing & Bill Payments

While Driving Diversity, Equity, Inclusion & Responsibility

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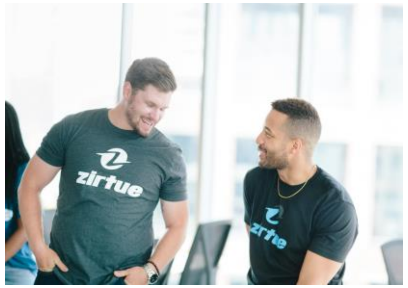
The Growing Zirtue Family




Zirtue Team

Proven Entrepreneurs & Leadership With 50+ Combined Years of Experience

Dennis Cail
Co-Founder & CEO

Chase Dillon
VP, Growth & Partnerships

Alex Pikul
Director, Growth & Partnerships

Airion Clark
VP of Product & CX

Kamri Goff
Social Media & Content Specialist

Michael Seay
Co-Founder & CFO

Amr Desouky
VP of Engineering

Freddie Clark
Product Manager

Sasha Kabartay
Customer Support Advocate

The Problem

- 70% of Americans had to lower their spending on food to avoid bankruptcy

  (Source: Federal Reserve Bank)

- 66% of all U.S. bankruptcies cited medical debt as the key reason

  (Source: American Journal of Public Health)

- 32% of American workers have medical debt– and over half have defaulted on it

  (Source: CNBC)

- 20% of consumer credit reports include one or more medical collections

  (Source: Consumer Financial Protection Bureau)

The Opportunity

Why Now?

$200B

BORROWED ANNUALLY

BETWEEN FRIENDS AND FAMILY

$30B

BORROWED ANNUALLY FROM
PAYDAY LENDERS WITH
$10B IN FEES

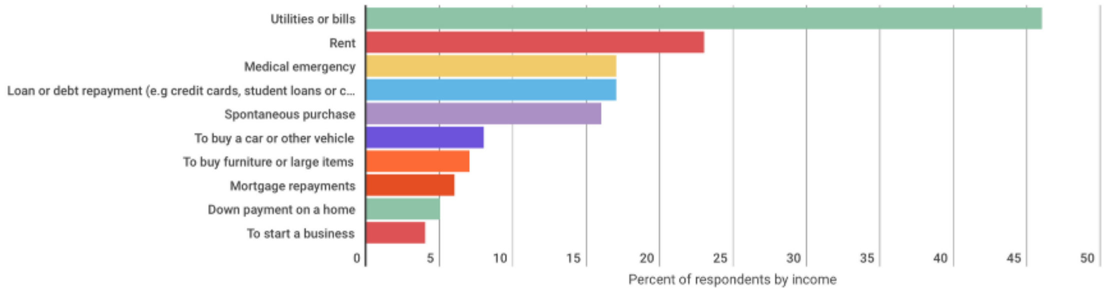
82%

AMERICANS WILLING
TO HELP A FAMILY
MEMBER FINANCIALLY

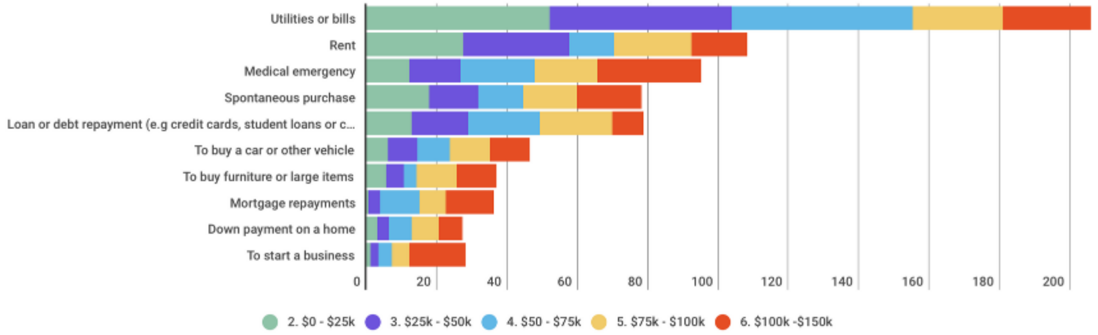
Why Americans Borrow Money From Friends & Family?

What did you borrow money for?

(All that apply were selected when borrowing from friends and family)

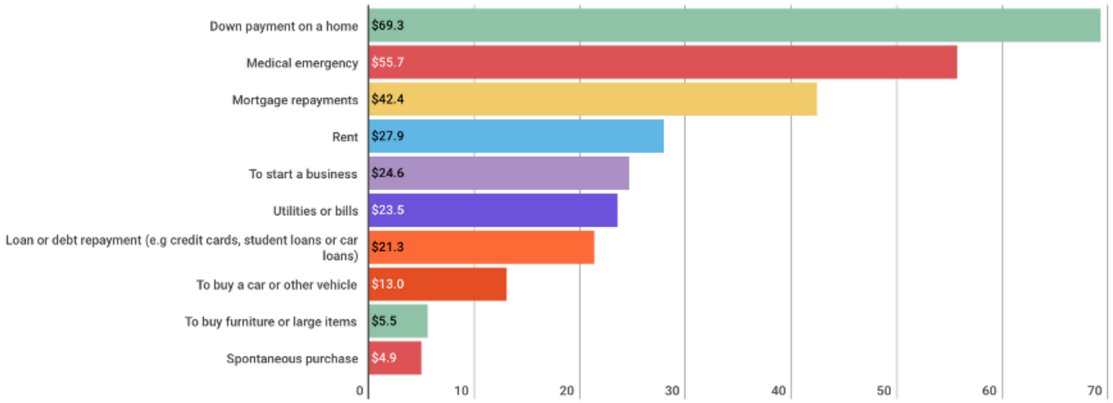


By income



Total US estimated amount borrowed from friends and family by purpose

(in billions USD)



Total Debt = $288 billion

Source: Federal Reserve Bank

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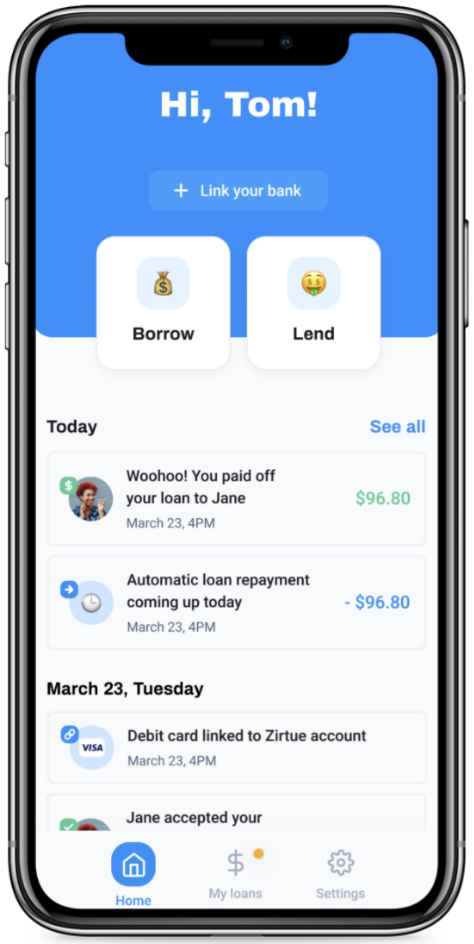
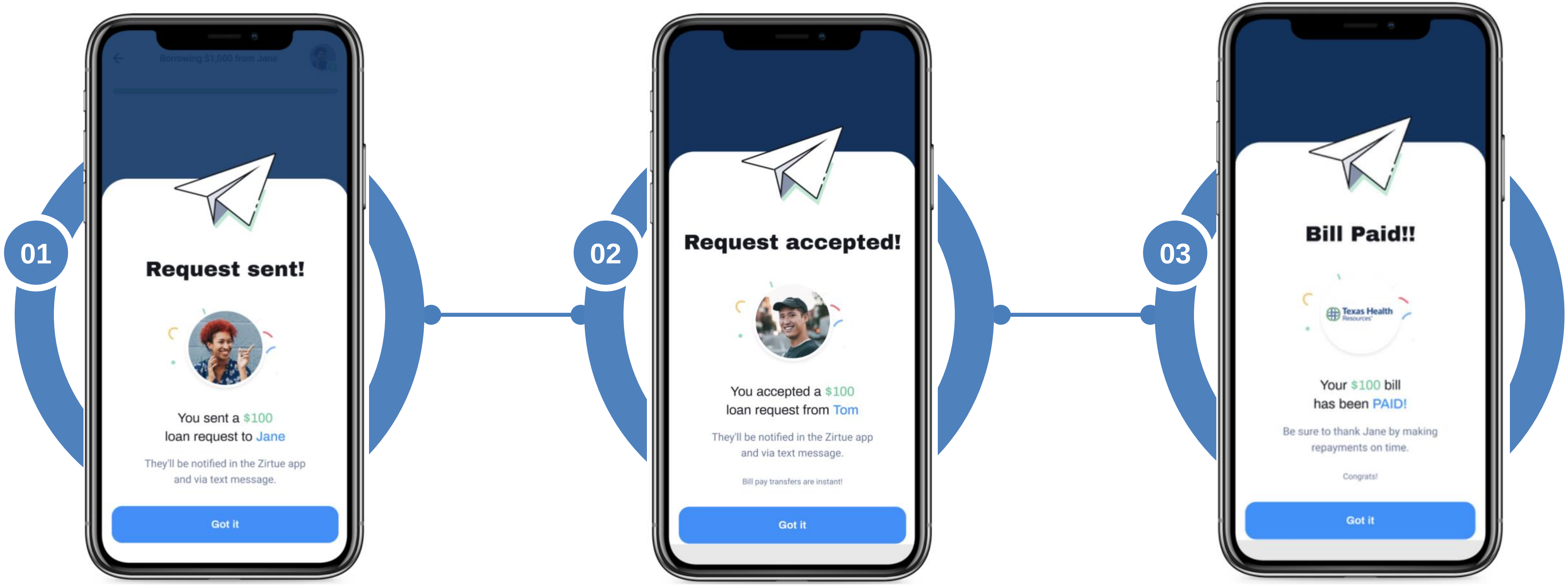
The Solution

With a mission to drive financial inclusion and responsibility, **Zirtue** is the world's 1st patent pending **relationship-based** lending app to simplify **loans** between friends & family with automatic monthly loan payments and the option to **direct pay creditors.**



How Zirtue Works

Simple | Safe | Secure



Business Model

Performance Fee-Based | Revenue-Share

Zirtue for Business (B2B) – 5% Success Fee

For Direct Bill Payments to Corp Partner

Example

$100	$100	$5
Lender approves Borrower's loan request to pay THR	Zirtue sends THR	Zirtue Invoices THR

Why Zirtue?

Zirtue preserves **trust** between borrowers and lenders with easy **bill-pay transparency** and gives structure to the repayment process, so there's no question about where money is going and **no awkward conversations about getting paid back.**

Zirtue Amazing Investors Include

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- Google for Startups
- Morgan Stanley
- Northwestern Mutual
- ReinVenture Capital — Radical innovation. Solid returns.
- Rise of the Rest — a revolution fund
- Capital Factory
- Sagamore Institute
- MEI — Jaylon Smith Minority Entrepreneurship Institute
- SixThirty

Zirtue Featured Coverage Include

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Forbes

TechCrunch

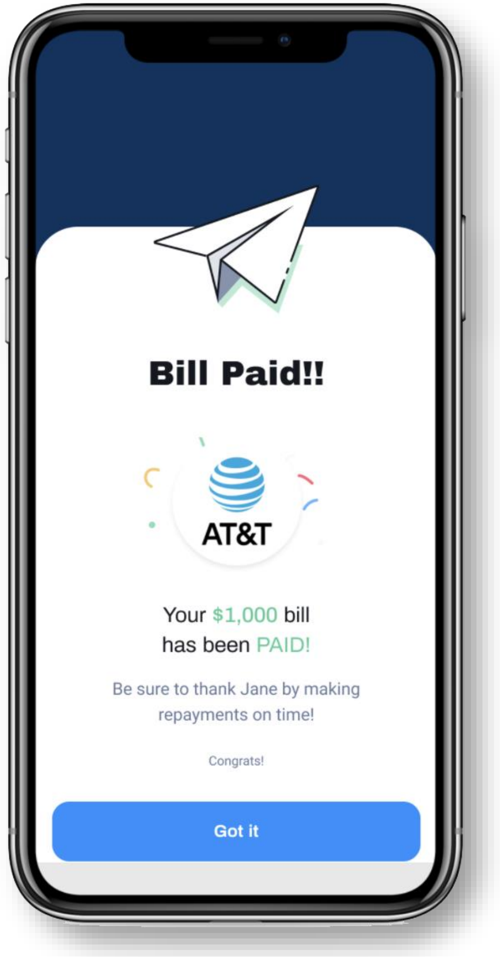
DALLASNEWS by The Dallas Morning News

VentureBeat

DALLAS BUSINESS JOURNAL

FOX BUSINESS

How Do Drive Financial Inclusion Together?

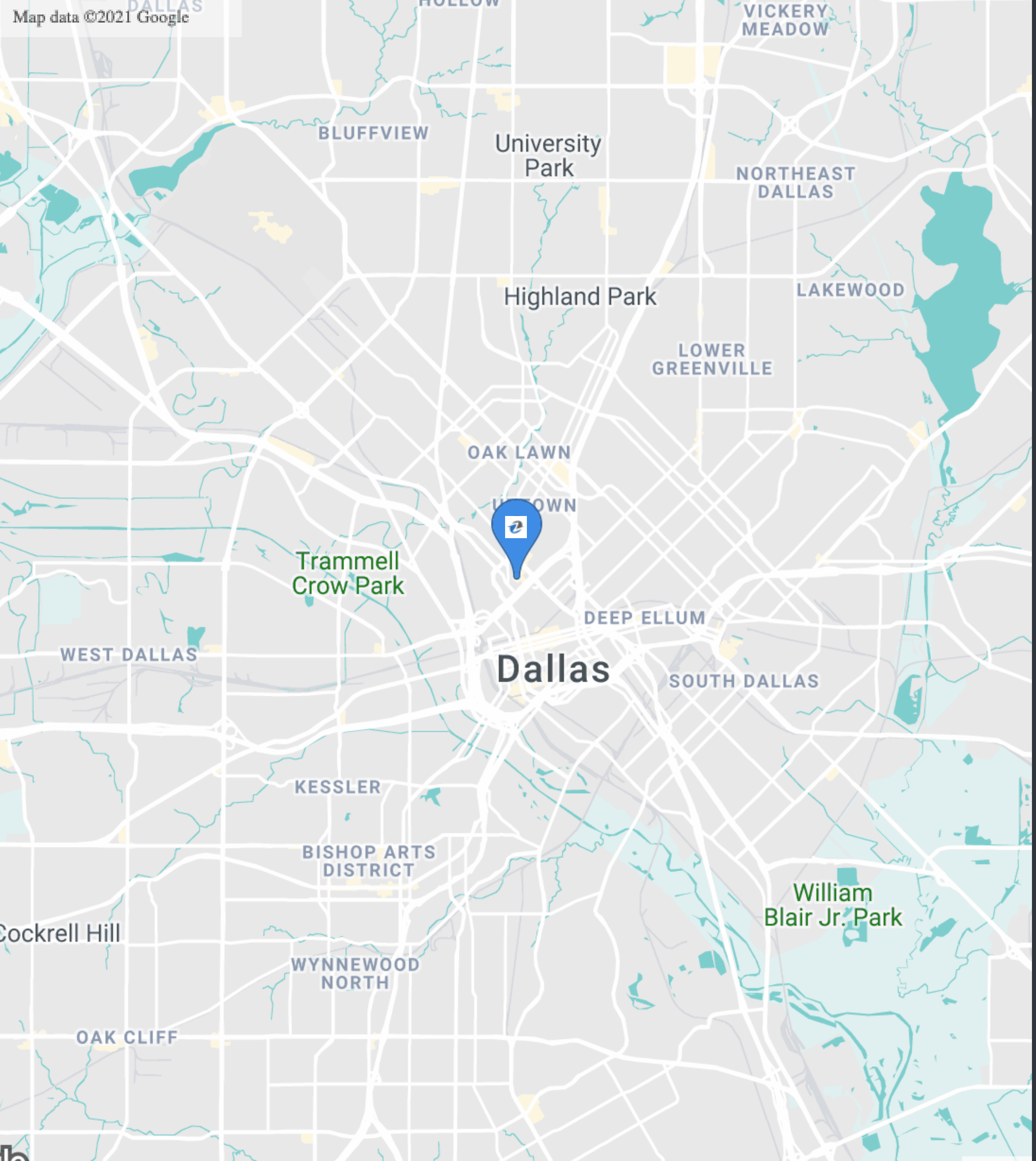


Zirtue as an alternative payment solution

Give your patients more options so they can have better access to healthcare

Better access to healthcare to serve the underserved

Diversity, Equity & Inclusion across all business processes



Let's Stay Connected

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