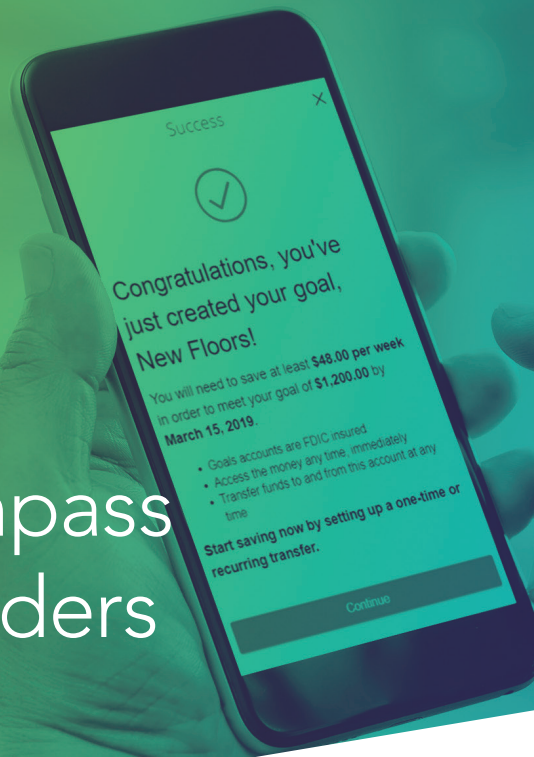


A financial compass for account holders



Q2 Goals

Many fintechs and other financial services providers only address niche slices of financial wellness—resulting in fragmented tools and apps that require so much time and maintenance that few users stick with the program over time. Unengaging products that provide an incomplete financial picture and require a great deal of time and maintenance can leave customers frustrated or distracted when trying to meet their financial wellness objectives.

The growing Q2 suite of personal financial advice offerings is designed to present a 360-degree view of account holder activity, and will deliver a single, comprehensive financial wellness solution. Included in our suite is Q2 Goals which provides a powerful tool to help those saving for specific needs reach their objective while developing greater financial wellness skills through an active, hands-on approach to their finances.

What's more, offering your account holders these tools gives your institution a competitive edge.

57%

of Americans don't have enough cash to cover an unexpected expense of just \$500.

—Bankrate survey, 2017

Q2

Q2 Goals benefits you and your account holders alike

Q2 Goals encourages account holders to create, fund, and manage savings goals to meet their personal needs. With Q2 Goals, your FI gets a clearer picture of account holders' intentions, hopes, and ambitions—in the near and long term—with targeted timelines set by your users, so you can understand their goals.

Plus, your FI will be in a position to help account holders achieve their dreams. This harmonious dynamic creates a win-win situation for all.

With Q2 Goals, your FI can:

Encourage account holders to establish savings goals within their digital banking session:

- Help them protect the money they're setting aside for their savings goals by moving it out of their available spend into dedicated accounts for each goal. Don't worry. It's just as easy to move it back if they need the funds in a pinch.
- Spotlight the savings categories you feel will interest them the most—such as emergency funds, a down payment for a home, vacation funds, automobile purchases, and more.

Give account holders easy visibility into their progress and activity:

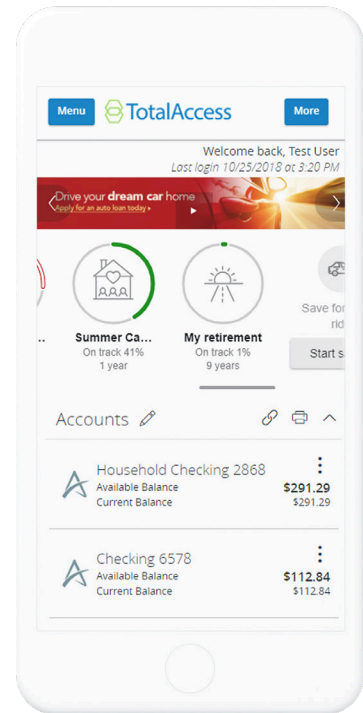
- Display their goals and their progress at the top of the homepage.
- Alert those who have fallen behind on their goals (and urge them to catch up).

Offer account holders the flexibility to update, redeem, or close their goal:

- Allow them to update their goals' names, target amounts, and target dates.
- Offer a simple way to redeem goal savings by transferring to a held account.
- Provide an easy way to close their goal from within digital banking.

Create a dedicated account for each goal on the CorePro sub-ledgering system:

- Prompt account holders to schedule one-time or recurring transfers to meet their financial goals.
- Facilitate real-time transfers between Q2 Goals accounts and internal accounts.
- Determine if your FI wants to pay interest on goal accounts.
- Utilize CorePro for account statements and tax forms or integrate the data into existing processes.



By helping account holders reduce debt, save money, and improve their financial health, FIs can gain trust and build loyalty.

For more information on Q2, go to [Q2banking.com](https://www.Q2banking.com) or call (833) 444-3469.