

Marcus:
BY GOLDMAN SACHS®

Consumer Trends

Consumer's
relationship
with money is
broken ...¹

\$400

Cost of an
emergency that
50% of Americans
can't afford

66%

Don't have a
household budget

60%

Don't know the interest
rate on their savings
account

53%

Find paying off credit
card debt more stressful
than losing weight

Consumer
trends are
**disrupting
industries** ²...

66%

Time spent on
mobile vs
desktop

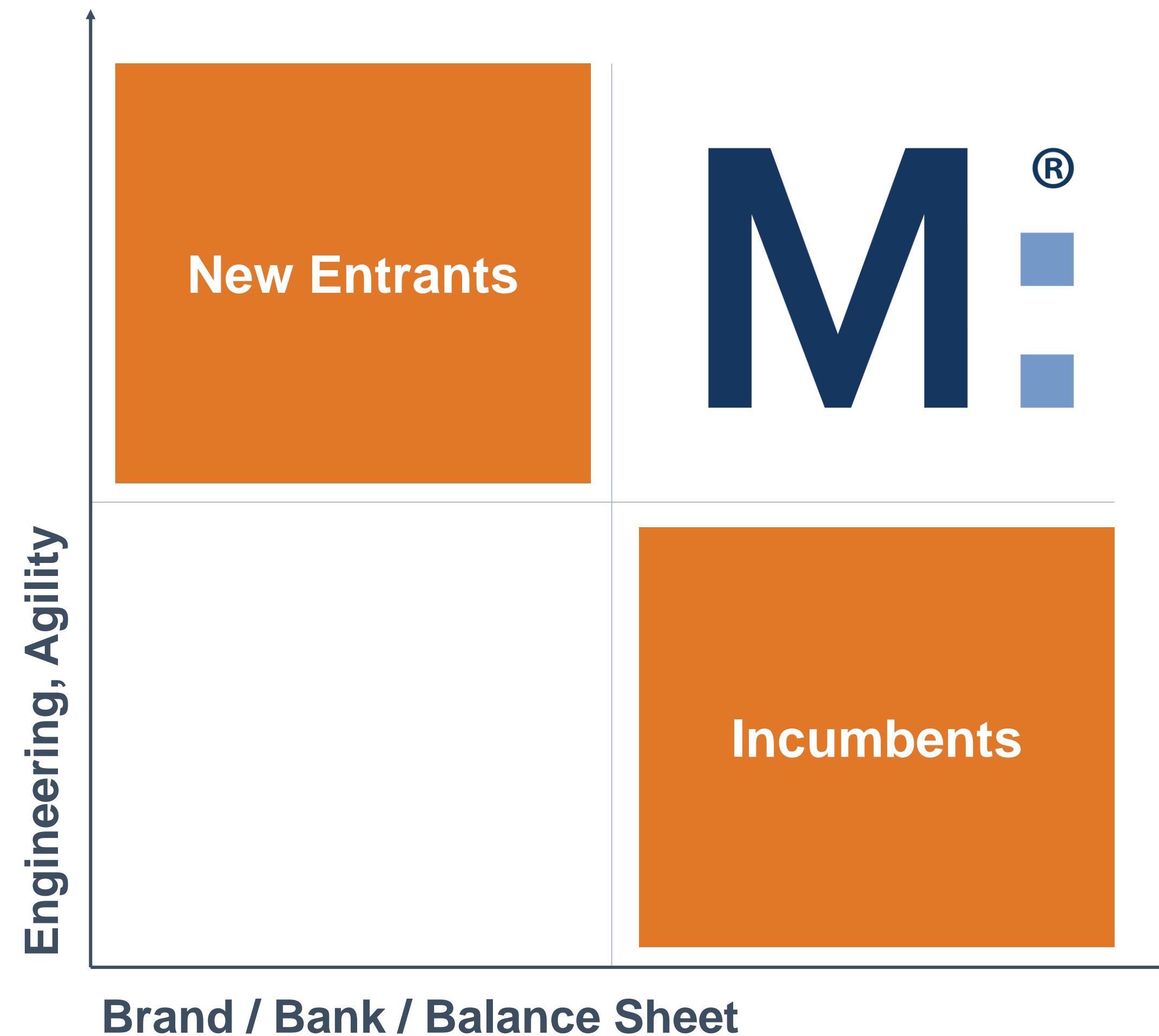
79%

Customers willing to
share personal data
for a benefit

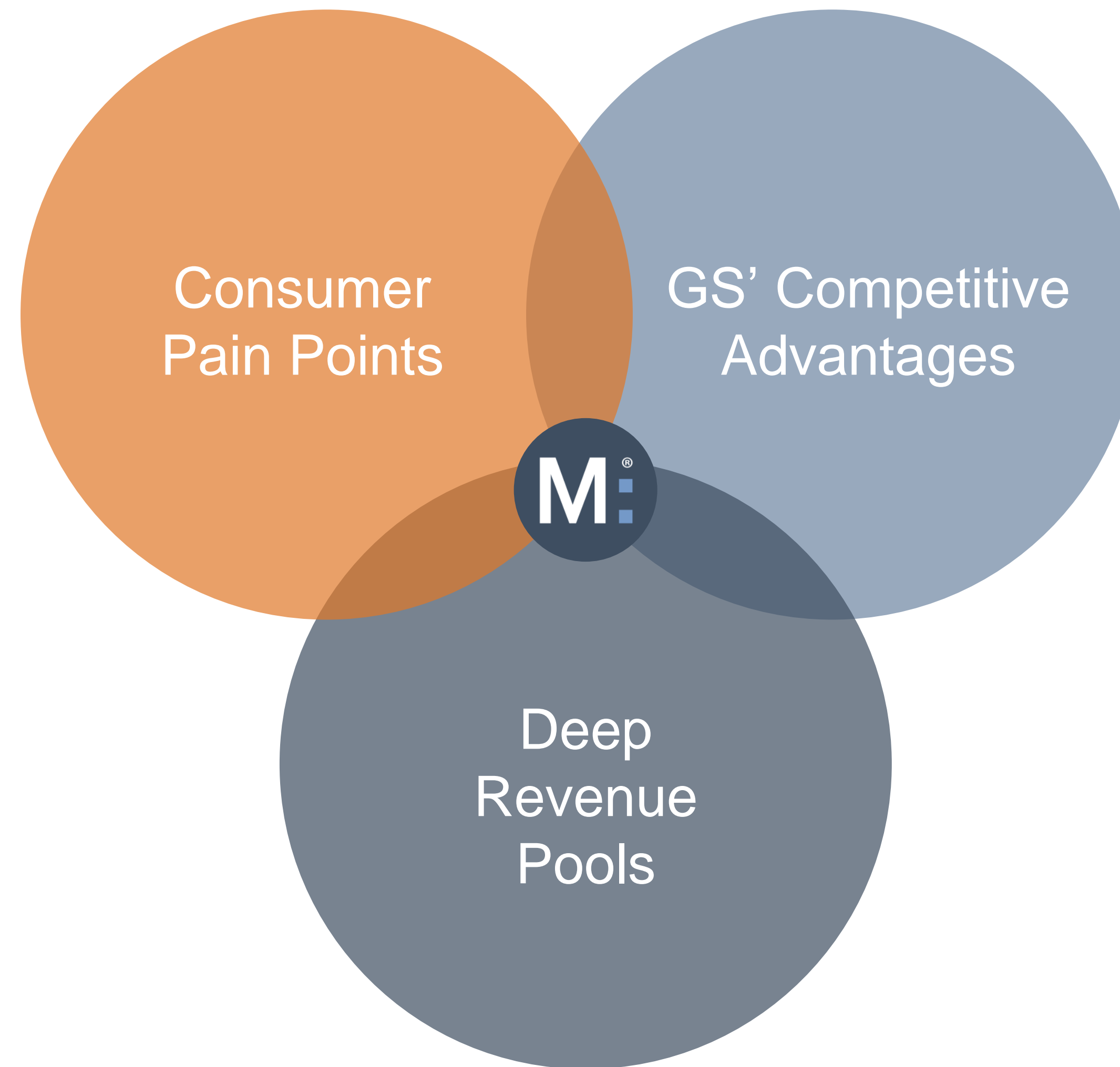
¹ Sources: Goldman Sachs research (2016); The Federal Reserve (Economic Well-Being of U.S. Households, May 2018); Goldman Sachs Debt Survey (2017)

² Sources: Mary Meeker's Internet Trends (2018)

Opportunity to Disrupt Financial Services: A Start-up with 150 Years of Experience



Picking Our Spots



On Your Side

Enabling customers to take control of their financial lives

Through products that are:

Valuable

Personal

Transparent

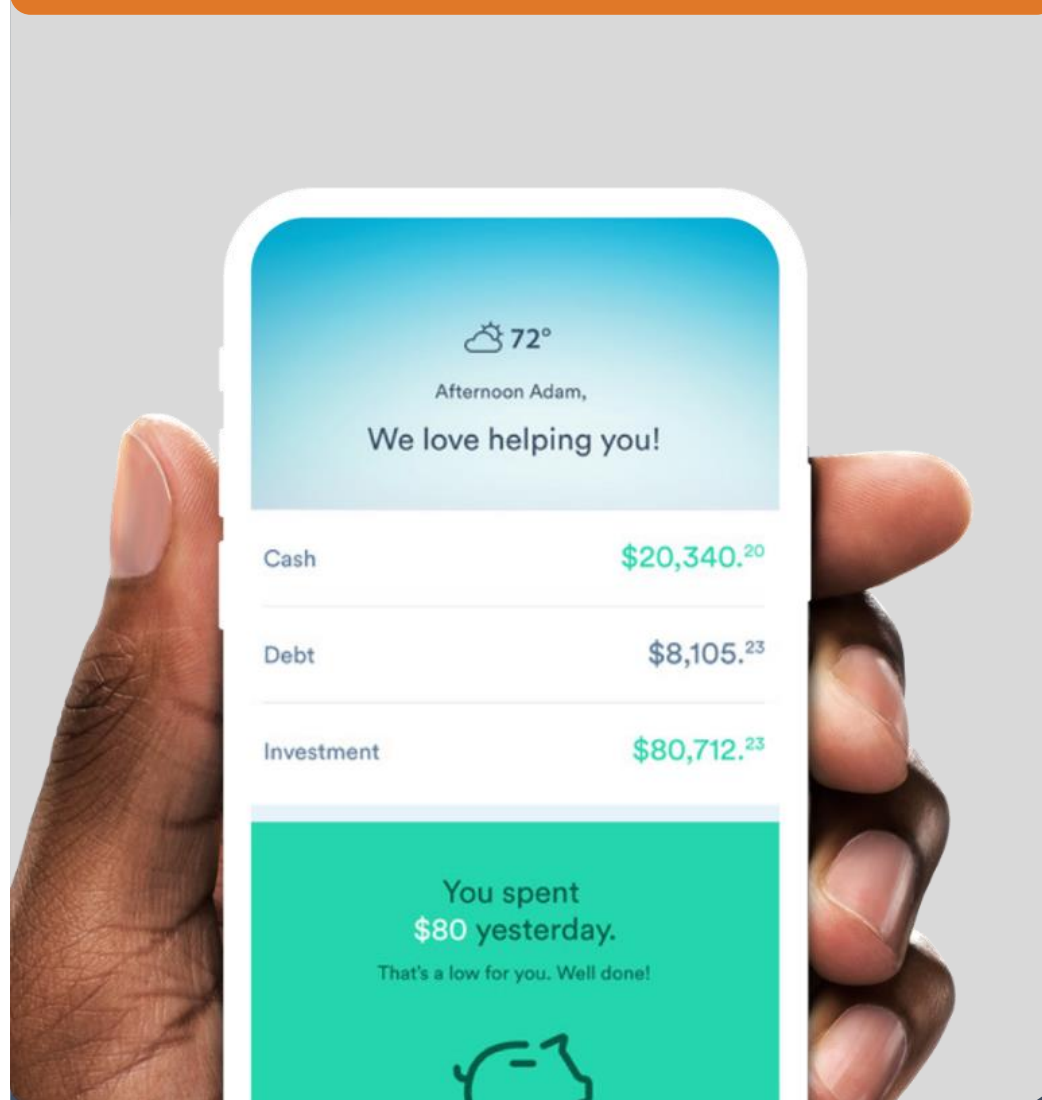
Simple

Secure

Strategic Pillars

Digital Storefront

Personal Financial Management

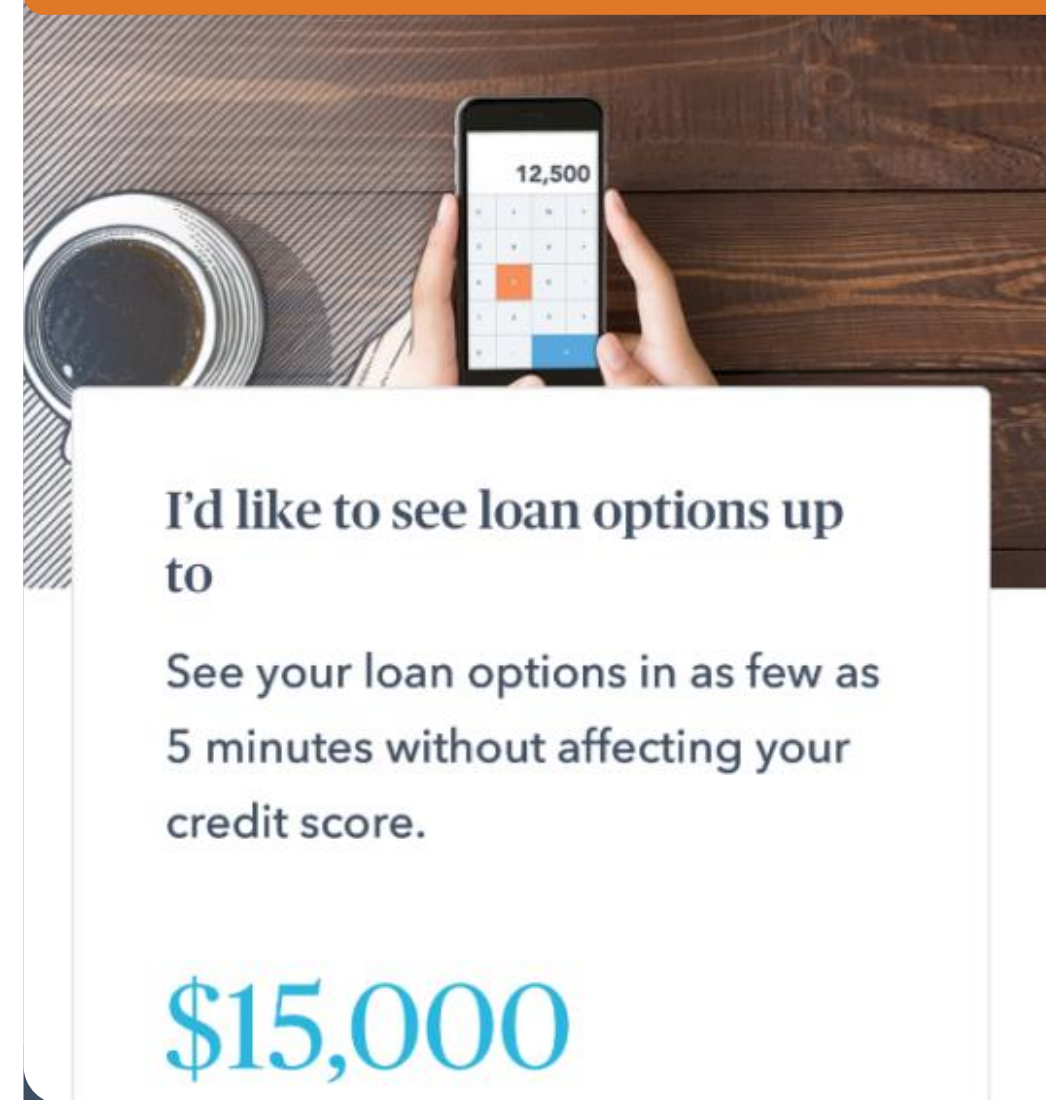


Free to use

Free tools and insights

Proprietary Product Platform

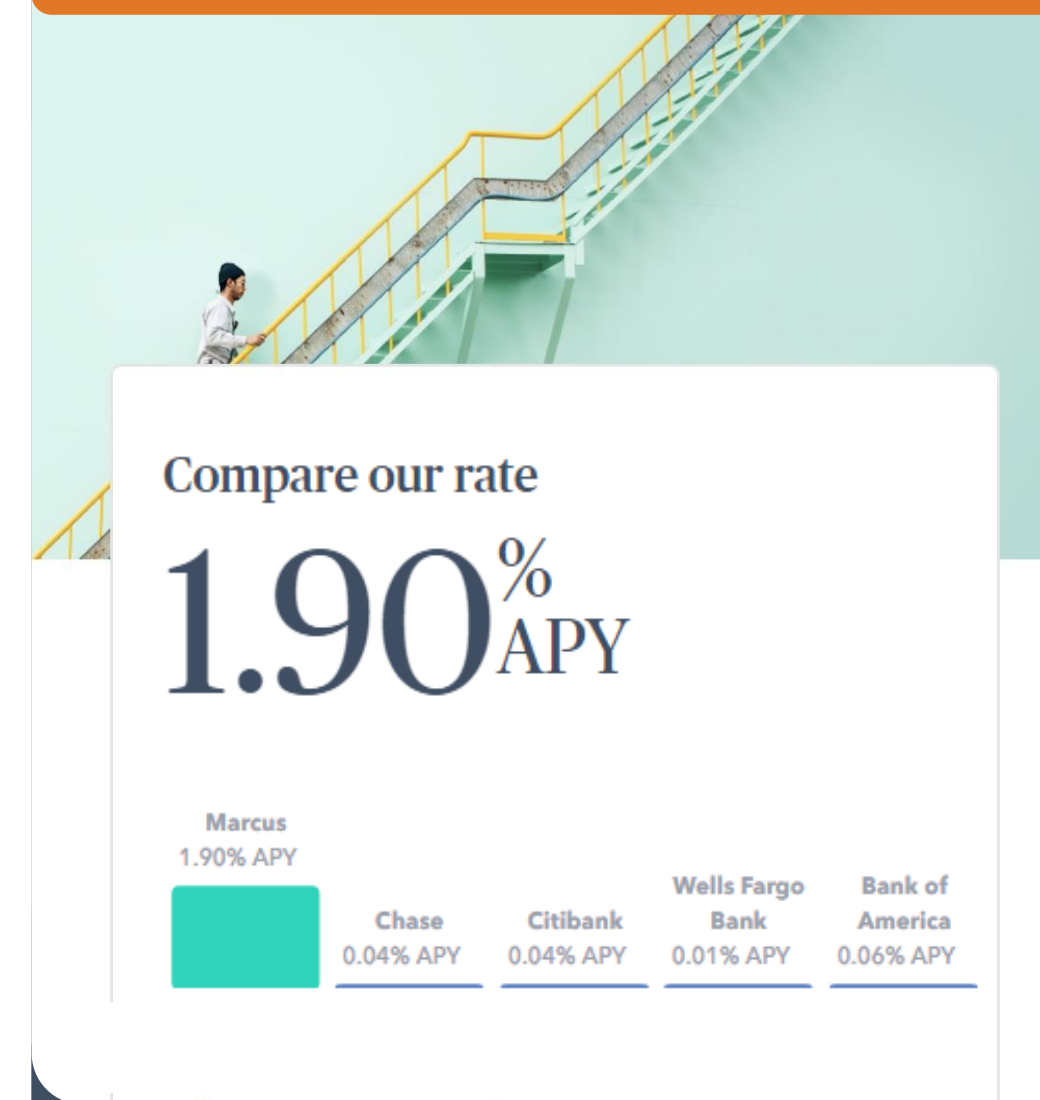
Personal Loans



\$5bn

Loan Balances

Deposits (US & UK)

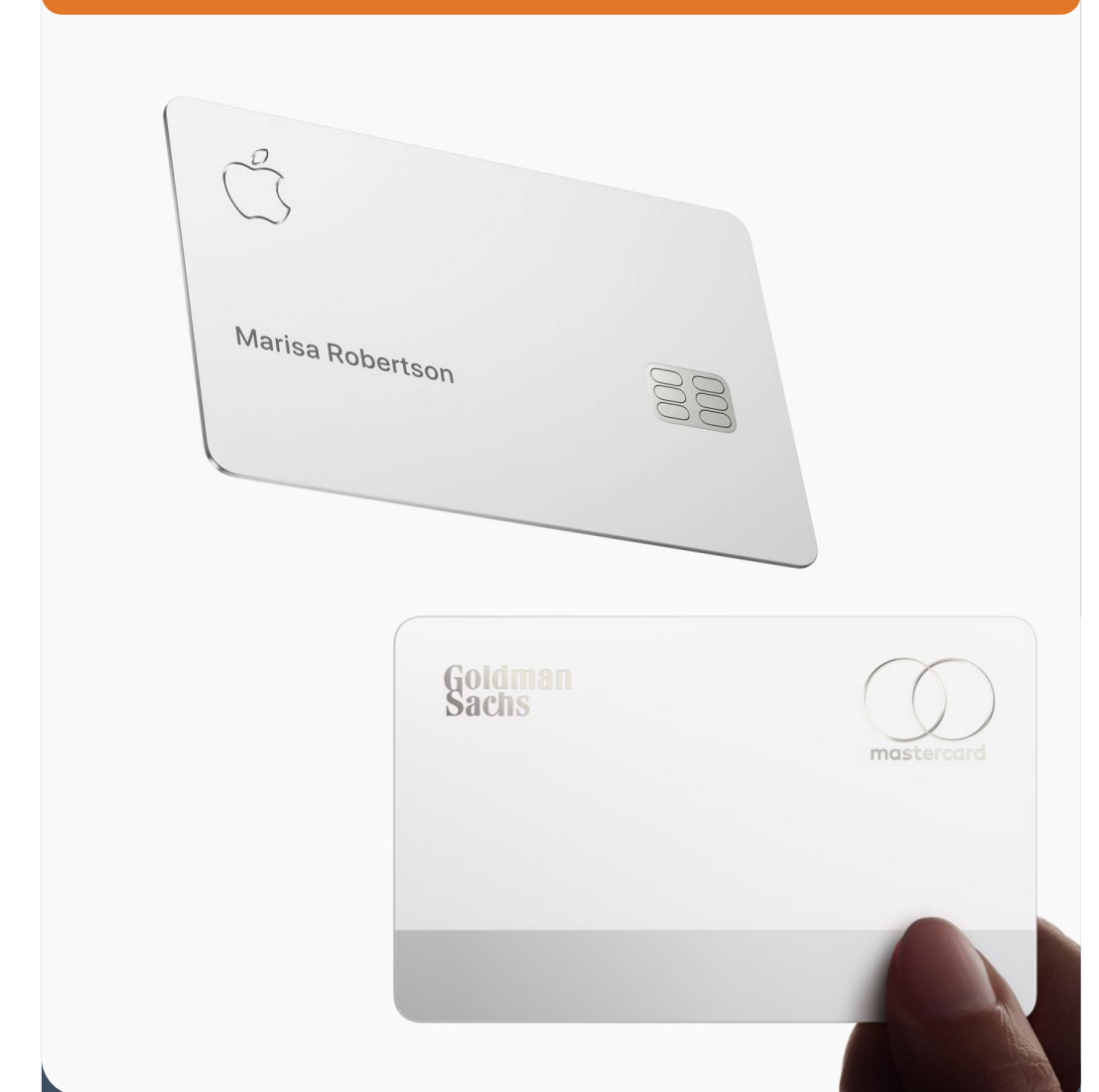


\$55bn

Deposit Balance

Partnerships

Apple Card

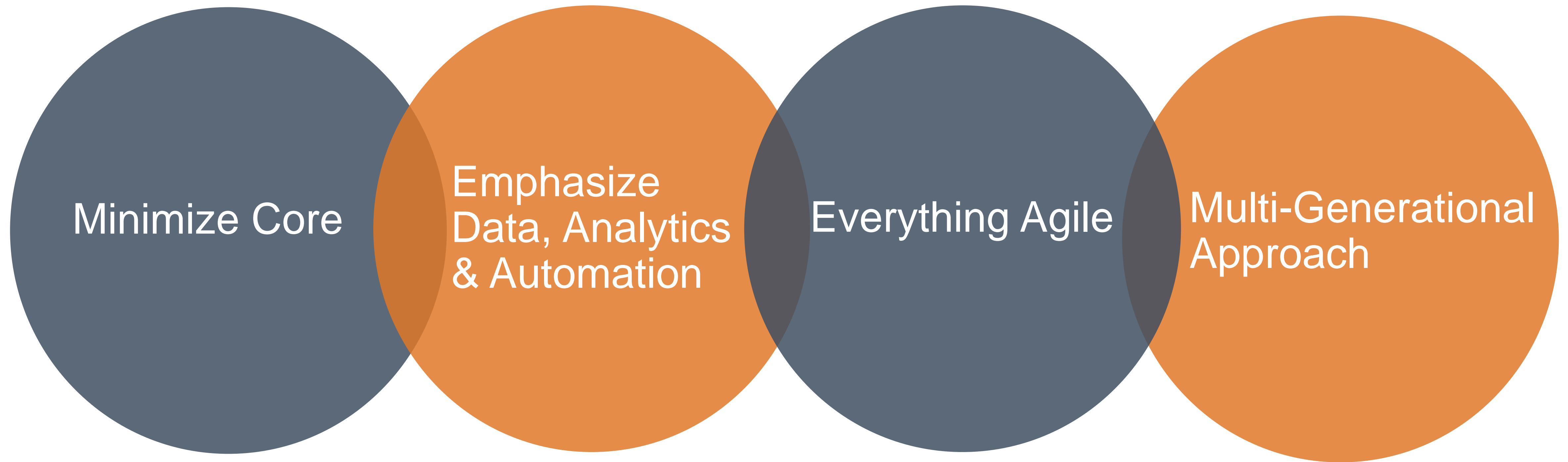


Launched

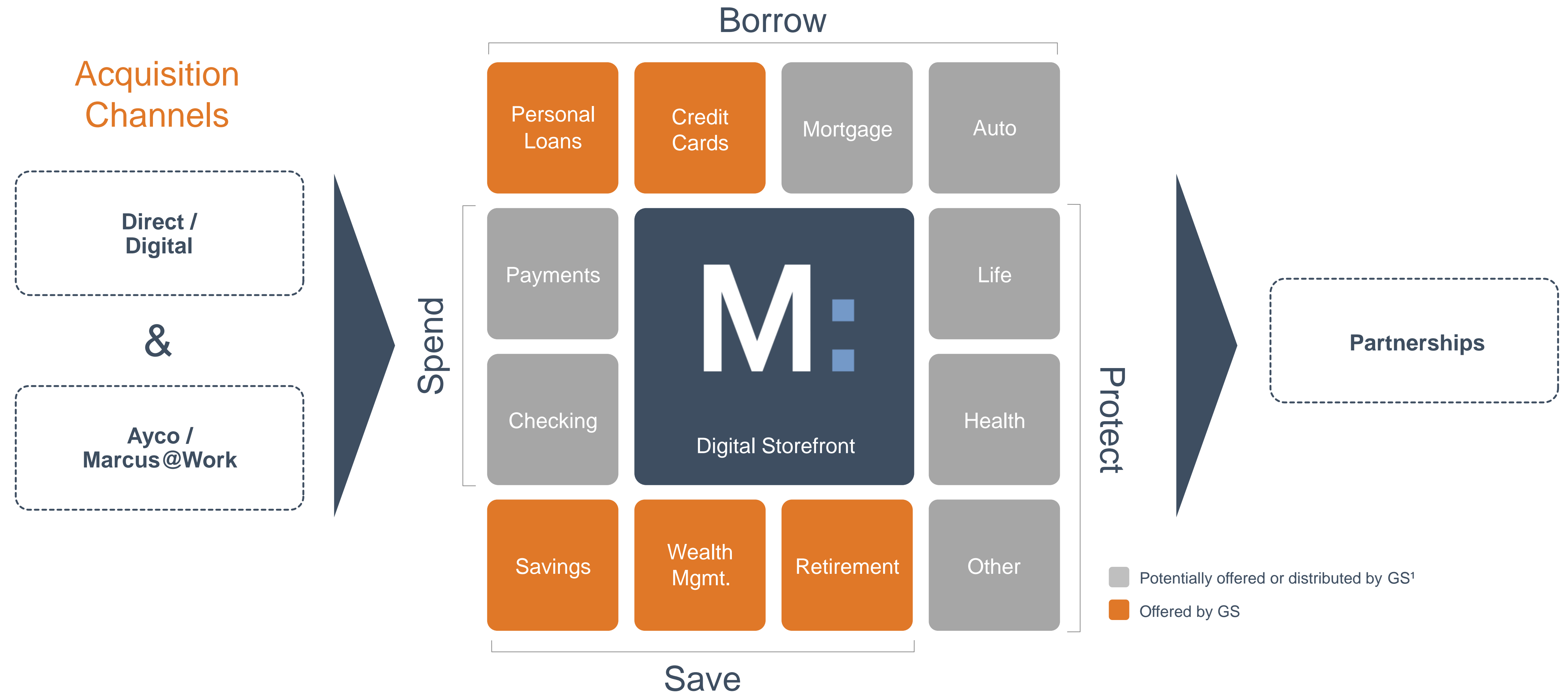
August 2019

Note: Data as of Q3 2019

Technology Approach



Building a Differentiated, Integrated Platform



¹ Subject to applicable law

How Customers Discover Marcus



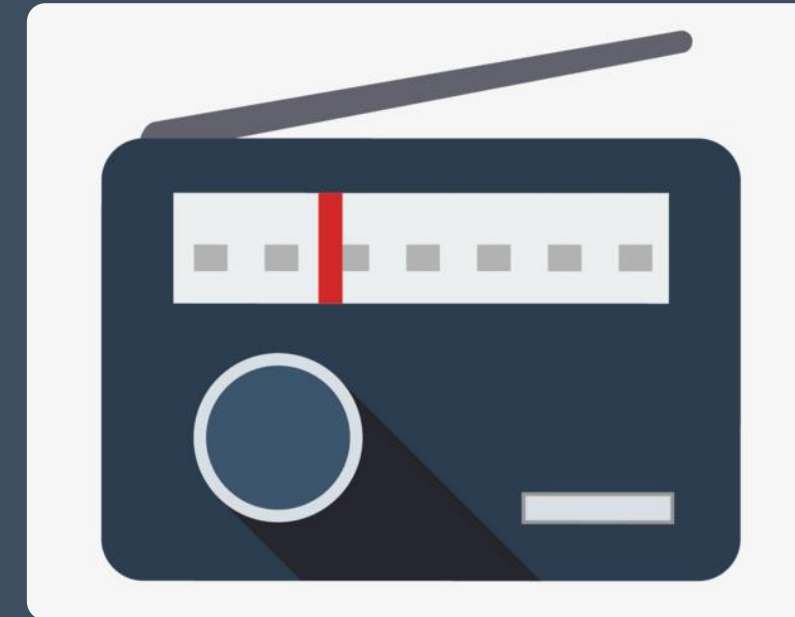
Marcus.com

The Hub



Video

General & Targeted
(YouTube, TV)



Audio

National & Targeted
(Terrestrial & Digital Radio)



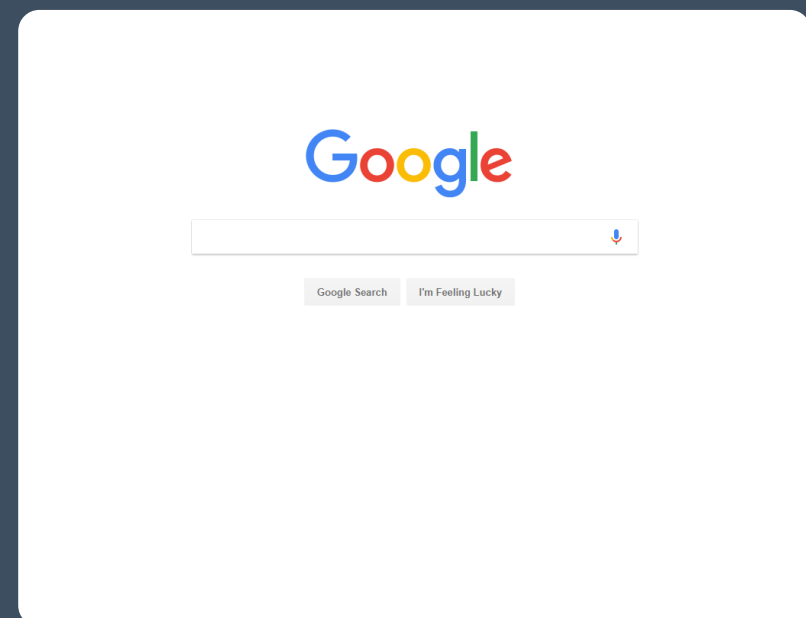
Direct Mail

Targeted



Clarity Money

PFM App



Search

Keyword Targeted
(Google, Bing, Yahoo)



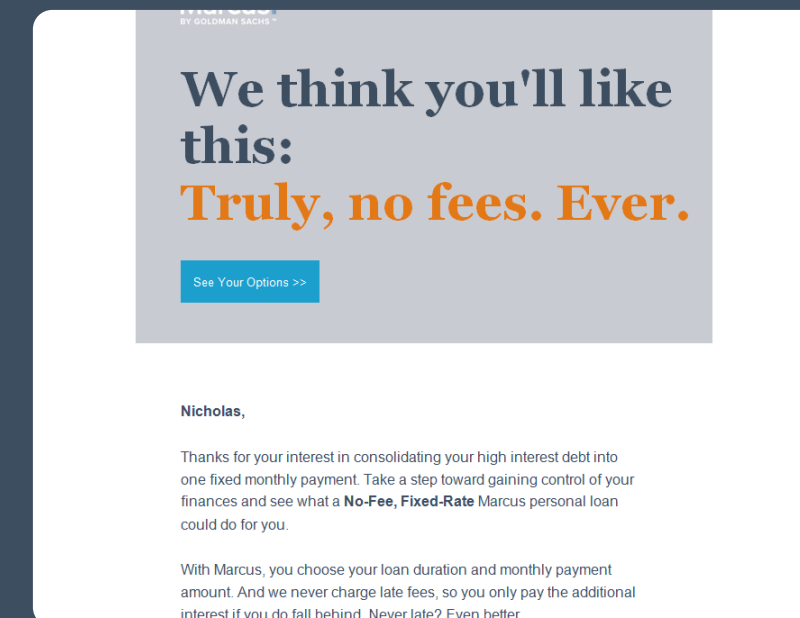
Social

Organic & Paid
(Facebook, Twitter, etc.)



Aggregators

Criteria-based offers
(Credit Karma, Lending Tree)



E-Mail

“Win-Back”
Retargeting



Influencers

Social Media / Consumer
Finance Influencers

