

GRIND

BANKING

The Fastest Growing FinTech In The Community

**MOBILE BANK
ACCOUNT**

**100%
BLACK OWNED**



African-Americans as a group are underserved by financial institutions. Almost half are either unbanked or underbanked, meaning they supplement their bank account with often-costly alternatives such as check cashers and payday lenders. That's nearly double the percentage of the population, according to a 2018 Federal Deposit Insurance Corp (FDIC) report.

GRIND Banking is a mobile banking company designed to empower our underserved communities with the tools they need to run the economic race. Creating modern, and accessible tools to achieve financial freedom for underserved communities.

\$1.2 Trillion

African American
spending power
2018

45 million

African Americans in the
United States
Census 2017

54.5%

African Americans
Not Fully Banked
FDIC 2018

Market Need

According to a 2018 Neilson report, African Americans made up just 14% of the population (45 million) but were responsible for \$1.2 trillion in purchases annually. There are 24 million Americans who are underbanked - which translates to 54% of African Americans who are not fully banked. With the advent of mobile banking rising, a recent Federal Reserve Board concluded that 50% of black households used mobile banking in the past year, compared with 37% of white respondents. GRIND Banking is set to close the economic divide and empower African Americans with a brand that is modern, advanced, and serves the financial needs of our community.

Benefits

With GRIND Banking we've built products that fit the diverse lifestyles of our communities. Each product gives our customers the freedom to control their banking and finances how they choose:

- Get paid up to 2 days early with Direct Deposit
- Surcharge-free MoneyPass® ATMs at 32,000 locations.
- No hidden fees and no overdraft fees
- Choose your fee plan & card design
- No credit check
- Online Bill Pay
- Real 24/7 customer support
- FDIC insured

About Vector90

Vector90 provides technical training, professional development, and a comprehensive launch curriculum for start-ups in the inner-city.

6111 S Gramercy Pl. Los Angeles, CA, 90047

Contact us

Patrick B.
Patrick@GrindBanking.com
818-523-2245

Media
media@GrindBanking.com

 GrindBanking.com

 Instagram:
[instagram.com/GrindBanking](https://www.instagram.com/GrindBanking)

 Facebook:
[facebook.com/GrindBanking](https://www.facebook.com/GrindBanking)



B.C. Silver
CEO & Founder

BC@GrindBanking.com

The owner and founder of GRIND Banking holds over 18 years of Fintech and CPG experience as President, General Manager, and Brand Executive at corporate titans such as P&G, The Clorox Company, and Mars. B.C. wanted to focus his time on augmenting the financial infrastructure of underserved communities - namely that of the inner city. He saw the lack of financial services within the underserved communities across the nation as an opportunity to build a meaningful brand that would serve as an economic boon for the black community.

B.C. is a son of the inner-city social system. Being orphaned at the age of 10, he understands firsthand the importance of mentorship. He credits his coaches and mentors who changed his life for the better and has actively dedicated his life throughout the last two decades to mentor at risk youth.

About Our Team

Our team is built of 8 employees (and growing) whose collective experience in fintech, design, and product engineering total over 110 years. They are seasoned, hungry, and dedicated to our mission statement.