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Banking Status of U.S. Households in 2013

GenieChecking

The alternative solution for Un-Banked Households and Un-Banked Merchants.

7.7% of U.S. households are unbanked and 20% of U.S. households are underbanked (FDIC survey, October 2014). The new trend of un-banked merchants having to deal with cash is creating an environment rich with both opportunities and problems. GenieChecking is the solution!

National Survey of Unbanked and Underbanked Households

Executive Summary

October 2014

Reasons why households are unbanked

Do not have enough money 36.6

Don't like dealing with or don't trust banks 34.2

Account fees are too high or unpredictable 30.8

ID, credit, or banking history problem 10.6

Privacy 20.4

Inconvenient hours or locations 6.4

Banks do not offer needed product or services 10.5

Other 12.5

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• GenieChecks may be printed and deposited as an ordinary check, negotiated in person at a participating financial institution, sent as e-mail attachments to third parties, printed and mailed to third parties by either you or by AllCom, or printed and deposited electronically using any financial institutions “smart-phone” or other electronic deposit application.