

The Financial OS For People Who Don't Trust Banks

Zecher

***One platform to manage money, investing, taxes and advice
without commissions, fragmentation or sales pressure***

PROBLEM

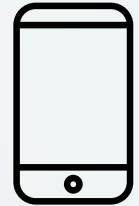
People Don't Trust Or Understand Their Own Finances



56% of young adults say money causes anxiety and confusion



Only **32% trust banks**, and **36% trust financial firms**

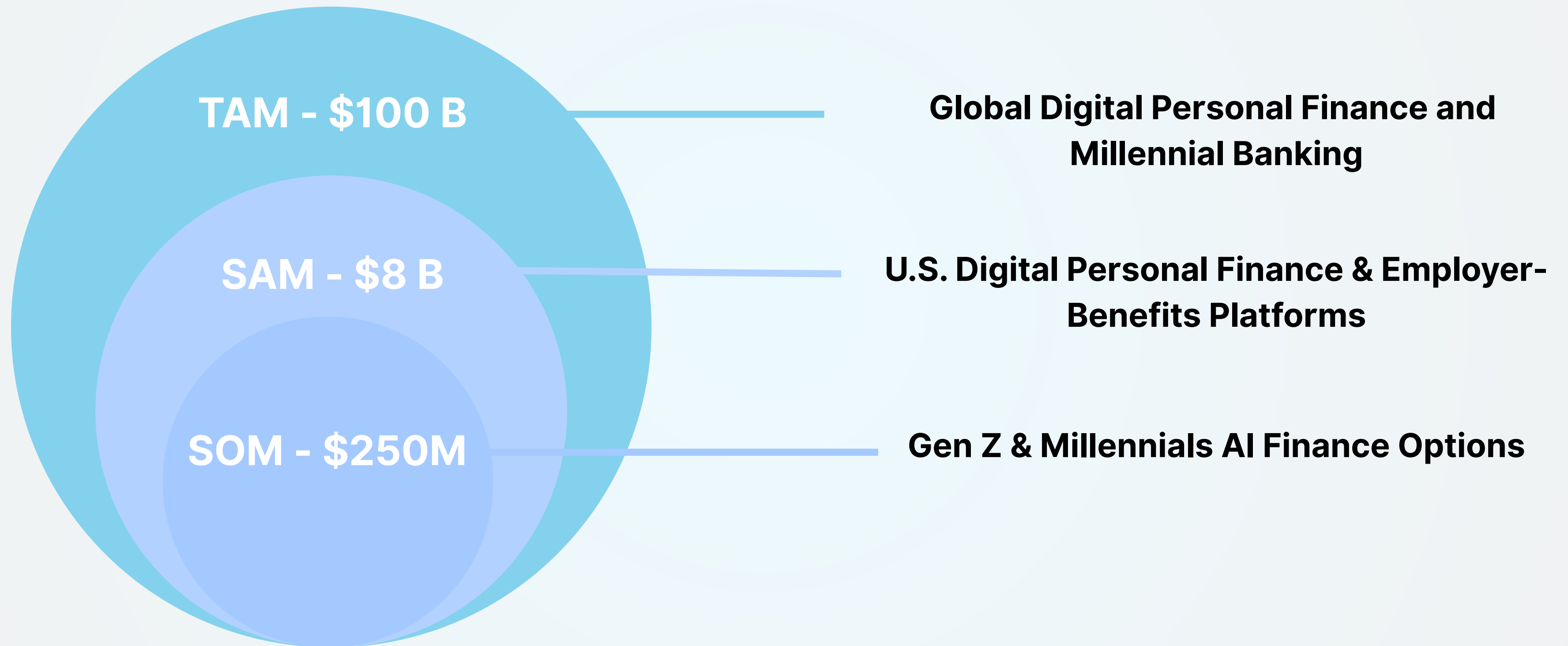


Most use **5+ apps**, and **67% say nothing connects**



71% would **switch providers for better technology**

Target Market



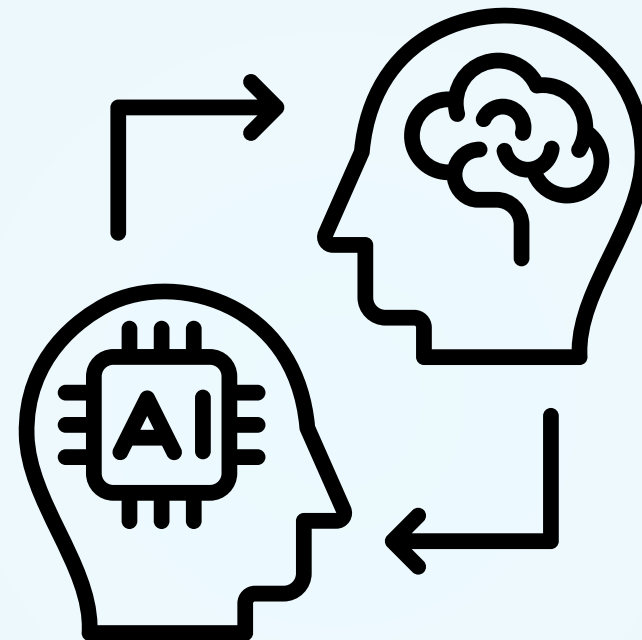
Zecher starts with the next generation and scales across the entire financial ecosystem.

THE SOLUTION

YOUR ENTIRE FINANCIAL LIFE: UNIFIED, PERSONALIZED, AND FINALLY SEAMLESS.



Zecher Smart Bank



**Zecher AI-Powered
Advisors**



**Every Financial
Service, One Brand**

ZECHER ISN'T JUST AN APP. IT'S THE INFRASTRUCTURE FOR HOW A NEW GENERATION MANAGES MONEY.

INTRODUCING THE ZECHEER SMART BANK

The Intelligent Core of the Zecher OS

 **Smart Money Allocation**

 **Real Investment Advice**

 **AI Money Coach**

 **AI Tax Planning**

 **Financial Protection Mode**

 **Smart Cashflow Forecasting**

Six integrated intelligence engines designed to maximize user retention, trust, and lifetime value.

BUSINESS MODEL

MEMBERSHIP SUBSCRIPTION

**Starting at
\$25/month**

TRANSACTION- BASED REVENUE

Interchange: 0.5%–1%

Deposits : 0.5%–1.5%

Insurance: 55%–90%

Loans: 1%–3%

AUM : 0.25%–0.40%

BUILT-IN PROFESSIONAL SERVICES

**Advisor Support
\$49/mo**

**Tax & CPA Support:
\$97/mo**

**One-Time Events:
\$150–\$300**

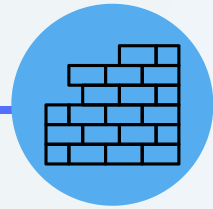
LTV Goal: \$250–\$400+ per user/per year

***By monetizing across every layer of the financial experience:
subscriptions, payments, credit, investing & benefits.***

TRACTION & ROADMAP

Phase 1

Foundation (3 Months)



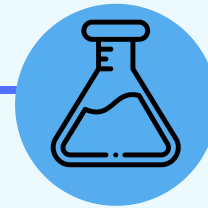
**Core Account
Aggregation Live**

AI Budgeting Agent V1

500 Beta Users

Phase 2

Private Beta (6 Months)



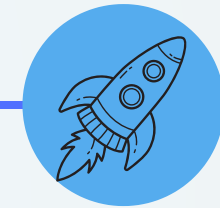
Card Issued

Employer Pilot Live

First Revenue

Phase 3

Market Launch (12 Months)



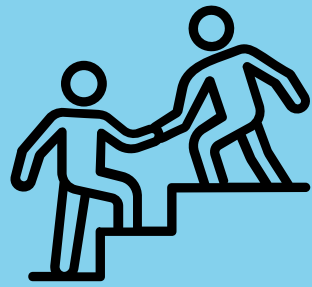
Public Launch

25,000 Users

Building the institution the next generation will trust one phase at a time.

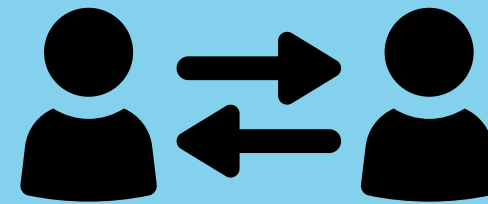
MARKETING/SALES: A New Model of Human Guidance

Trust based human guidance that compounds over a client's lifetime.



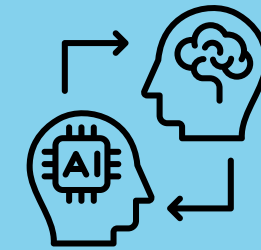
Direct-To-Consumer

Trust first acquisition
with long term retention



Internal Advisors

Aligned Incentives
focused on client
outcomes



Zecher For Work

Employer distribution
with embedded financial
services

We don't sell products. We build customer long-term value by helping clients make smarter financial decisions.

FOUNDER & VISION

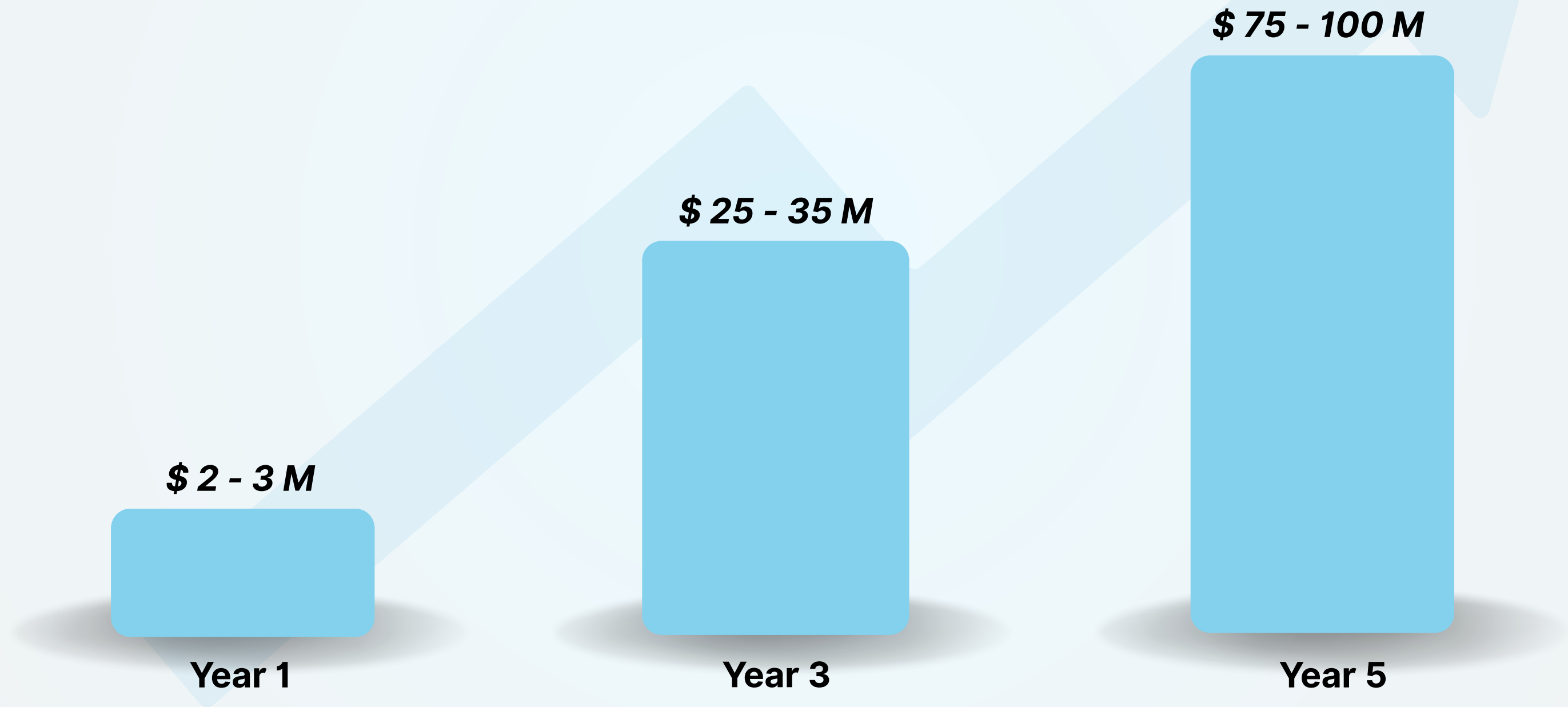


Jordan Zecher, Founder & CEO

- **6 Years inside financial services, working directly with hundreds of target clients**
- **Founded a coaching + automation company, scaled to \$60K/month in nine months**
- **High-velocity operator skilled in GTM, team-building, and executing under pressure**

FINANCIAL PROJECTIONS

BUILDING THE INFRASTRUCTURE FOR SCALE



***Built on trust. Enabled by automated financial infrastructure.
Scaled through precision marketing and referrals.***

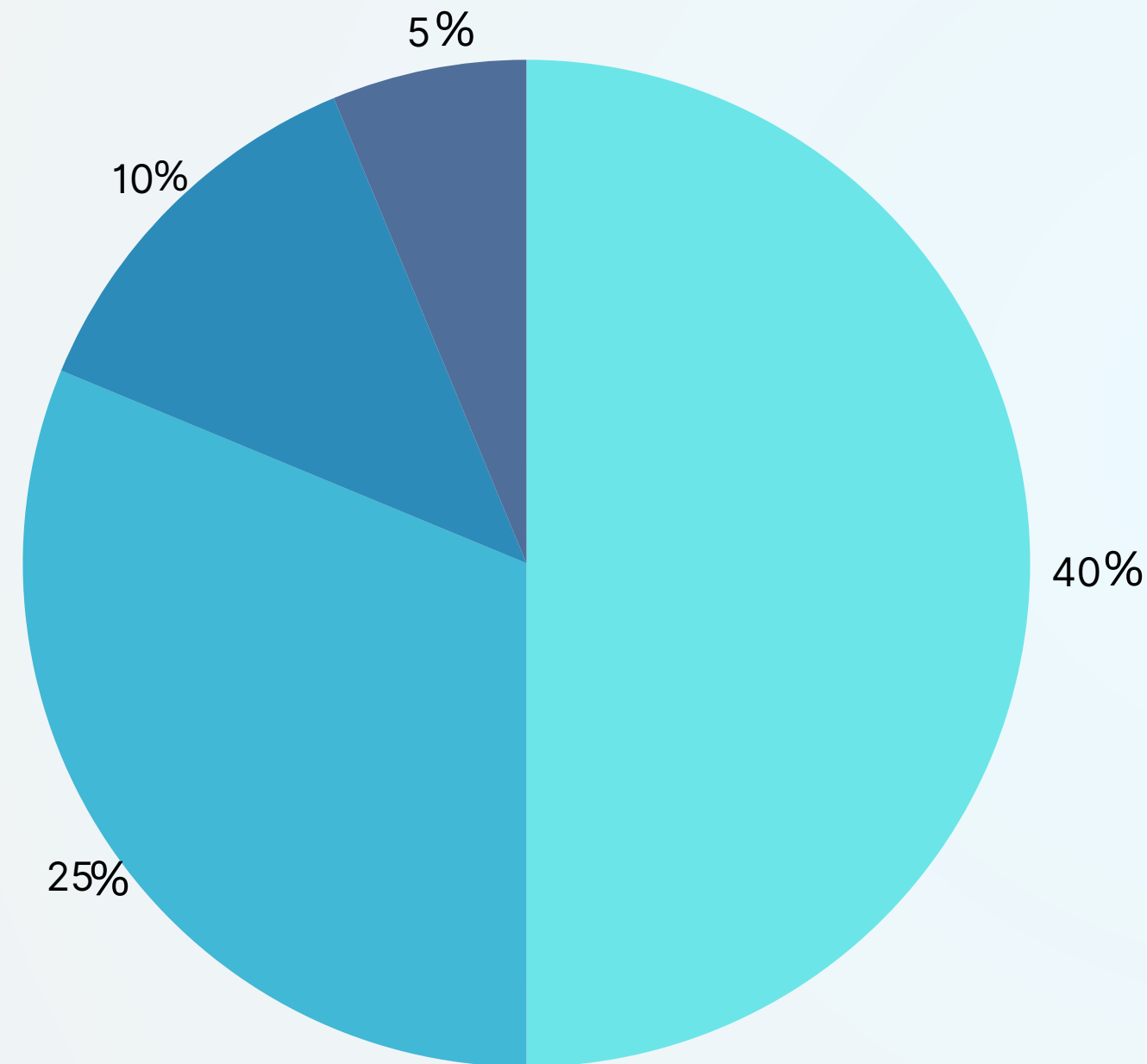
COMPETITIVE ANALYSIS

Feature / Capability	Zecher	SoFi	Wealthfront	Traditional Banks
Unified Financial OS (Banking + Investing + Credit + Tax)	✓	✗	✗	✗
AI + Human Advisor Model	✓	✗	✗	✗
Banking Infrastructure & Investment Mgmt	✓	✓	✓	✓
Insurance & Tax Integration	✓	✗	✗	✗
Rewards & Transparency Ecosystem	✓	✓	✗	✗
Vertically Integrated, Trust-First Brand	✓	✗	✗	✗

Everyone else picked a wedge. Zecher is the full system.

INVESTMENT ASK — \$2M

Pre-Seed Round – Foundation & Initial Scale



40% Talent and Core Team

25% Technology & Product Dev

10% Marketing & Partnerships

5% Legal + Regulatory

This raise takes us from prototype to proof, and lays the foundation for the next great financial institution.

**Zecher is today's financial institution
built as an integrated system, not a
single product.**

Built for scale. Powered by AI. Rooted in trust.

LET'S BUILD THE NEXT GREAT SOLUTION TOGETHER.

Jordan@Zecher.AI