

\$1.1 B

US- VC BASED FINTECHS RAISED \$1.1B IN Q1 2017 (*According to Crowd Valley)

PayPal Macro Data

- 1 169 million Paypal users
- 2 Paypal has 79% of all digital wallet usage
- 3 25% of all Paypal transactions use mobile
- 4 Paypal owns Venmo
- 5 Paypal recently purchased a bill pay vendor



\$100B

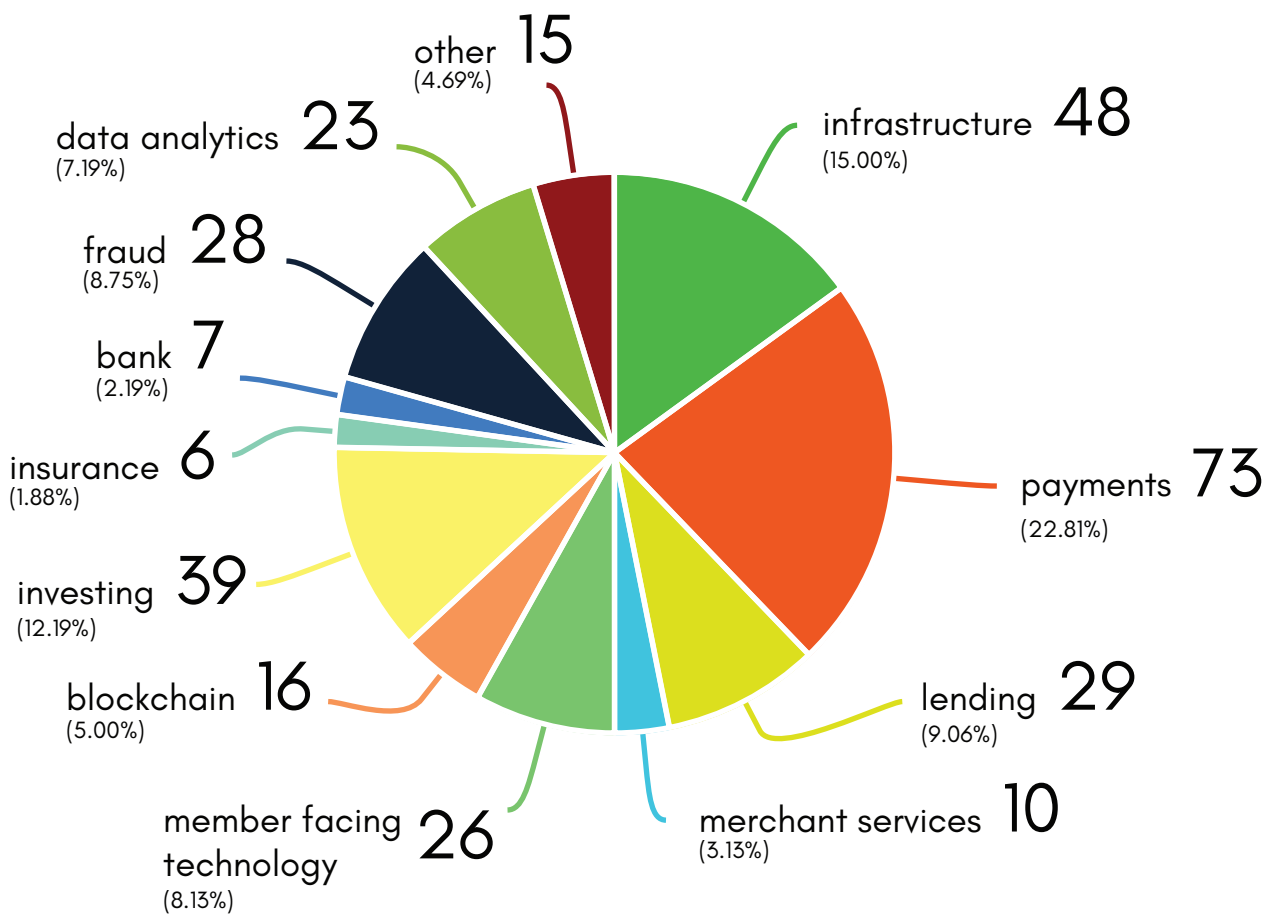
TOTAL CREDIT UNION CAPITAL IS ABOUT \$100B (*According To Cuna)

PayPal Micro Data

- 1 A 1B+ Credit Union analyzed their data
- 2 Paypal was more competition than the top 5 banks combined
- 3 Paypal converts interchange revenue into ACH expense
- 4 Most Credit Unions don't realize the financial impact

- 30% of large financial institutions are investing in AI
- 77% of US Financial Institutions expect to use Blockchain in production by 2020

BREAKDOWN OF FINTECH INDUSTRY:



- CU Ledger is a consortium of credit unions focused on using Blockchain
- Total Crypto Currency users is now estimated at over 5 million

Fintech impacts on CU metrics	LOW	MEDIUM	HIGH
Number impacting member growth	262	43	6
Number impacting interest margin	258	52	1
number impacting non-interest income	224	45	2
Number impacting branches	301	6	5
Number impacting expense reduction	279	35	0

44% of financial services have partnered with Fintech in 2016