

Now Introducing... Avant Banking!*

AVANT[®] BANKING



By Katy Sputo

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When Avant was founded in 2012, our goal was to improve the borrowing experience and bring transparent access to affordable financial products to all consumers. In the nearly 10 years since, we're proud to have helped over 1.5 million customers through a portfolio of products designed to bring everyday Americans closer to their financial goals.

We are happy to announce our latest financial product, Avant Banking* is launching soon! With an Avant Banking account, you can easily manage your money and reach your financial goals with our easy-to-use app. You can relax knowing your money is safe and secure with FDIC insurance through Evolve Bank & Trust, Member FDIC.¹

There are many features you can look forward to experiencing when you open an Avant Banking account:

No Hidden Fees²

We don't like hidden fees, so we don't charge them.² Avant Banking doesn't charge any monthly fees, foreign transaction fees, or overdraft fees, and requires no account balance minimums or maintenance fees.

Get Paid Up to 2 Days Early³ and Easily Transfer Money⁴

You can get paid up to two days earlier³ when you set up direct deposit to your Avant Banking account. It's easy and simple to do directly in the Avant Banking mobile app.

You can also easily transfer funds⁴ between your Avant Banking account and external bank account at the tap of a button. You can find more information regarding transfer limitations in the Avant Banking mobile app. Avant Banking is also compatible with Venmo, CashApp, and PayPal.⁵

An Elevated App Experience

You can easily manage your account anywhere life takes you and monitor transactions with real-time alerts, change your PIN, and lock your card, all through the Avant Banking mobile app.

Spin to Win Up to \$1,000 Every Day⁶

With Avant's Money Making Machine Sweepstakes, you could win up to \$1,000 daily⁶ by completing a Qualifying Action. To learn more, please see the Official Rules for more information on entry requirements.

Friendly and Helpful Customer Support

You can consider us your pal on your journey toward achieving your financial goals. The Hermione and Ron to your Harry. The Woody to your Buzz. The Chewie to your Han Solo. (You get the point!) Our highly trained customer support agents are ready to help via phone, email, or through the Avant Banking mobile app.

Highly Secure and FDIC-insured account¹

You work hard for your money, so we work hard to protect your money. The security of your account is our number one priority! Avant Banking has comprehensive security policies to ensure your money is safe in an FDIC-insured account through Evolve Bank & Trust, Member FDIC.¹ Plus, Visa® Zero Liability ensures you won't be held responsible for unauthorized purchases.⁷

Follow us on Facebook and Instagram and stay tuned for the official launch of Avant Banking, coming soon!

This page is for informational purposes only. Avant does not provide financial, legal, or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for financial, legal, or accounting advice. You should consult your own financial, legal, and accounting advisors before engaging in any transaction.

** Avant, LLC is a financial technology company, not a bank. Banking services are provided through Evolve Bank & Trust, Member FDIC.*

The Avant Debit Card is issued by Evolve Bank & Trust pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa® debit cards are accepted.

¹ Avant Banking deposits are insured up to \$250,000 by Evolve Bank & Trust, Member FDIC.

² ATM operators may charge ATM fees, but no ATM add-on fees are charged by us. Use any ATM worldwide that accepts Visa® and we'll reimburse you the ATM operator fee up to 3 times per calendar month, up to \$4 per reimbursement.

³ Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date.

⁴ Please find more information regarding transfer limits in the Avant Banking mobile app. While transfers are fast and free, there are certain amount restrictions on ACH transfers and we do place restrictions on ACH transfers initiated from the Avant Banking app if there are one or more unsuccessful transfer activities on your account.

⁵ All product names, logos, and brands are the property of their respective owners in the United States and/or other countries and does not imply endorsement.

⁶ NO PURCHASE NECESSARY. Sweepstakes begins each day at 12:00:00 AM PT and ends at 11:59:59 PM PT. Open to legal residents of the 50 U.S states & D.C. who are 18 years of age or older at the time of entry. To earn a Spin, your ACH transfer must post to your Avant Deposit Account successfully. Transfers only post on business days. To earn daily Spins on non-business days, you will need to enter via our other methods. Void where prohibited. See the Money Making Machine Sweepstakes Official Rules for more details. Sponsor: Avant, LLC, P.O. Box 7775 PMB 46106 San Francisco, California 94120-7775

⁷ You will not be held responsible for unauthorized transactions if you use reasonable care in protecting your card from loss or theft, and you promptly report the loss or theft.