

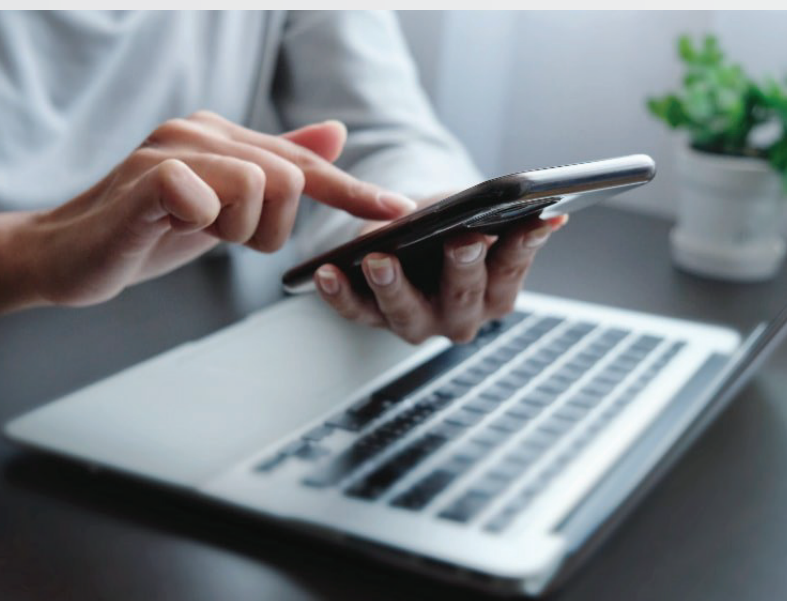
FINTECH SPONSOR BANKING

DR Bank believes embedded finance is the future of financial services. DRB offers Fintechs an array of sponsor banking capabilities including Lending as a Service (LaaS), credit and debit cards, payments, as well as deposits.

Our mission is to help Fintechs innovate and successfully scale by being a trusted financial and technological partner. We offer our Fintech partners customized sponsor banking solutions as well as support the operating cash management needs and commercial banking needs of the business and founders.

WHO WE ARE

- DR Bank has a **deep history in innovation and digital lending** – it is in our “DNA”
- Founded in 2006 as a de-novo community bank in Connecticut, DRB **launched a consumer lending Fintech in 2013 under the brand Laurel Road**
- The Bank **originated over \$4BN of digital consumer loans from 2013 to 2019**, developing deep expertise in the space including digital marketing and capital markets
- After a successful sale of the Laurel Road digital brand, DR Bank has re-directed its expertise to leverage the DR Bank infrastructure and management knowledge to support the growth and development of new, emerging Fintechs



WHY DR BANK

- **Bespoke Fintech Partnership Capabilities** – Custom built programs and solutions for our clients, rather than a “one-size-fits-all” model
- **Deeply Experienced Team** – Management’s experience building Fintech programs from start to scale, provides deep insight into successful partnerships and tech company needs
- **Scalability** – Demonstrated capacity to scale quickly
- **Execution Expertise and Easy Integration** – The Fintech partnerships team has expertise in digital lending and banking and have worked both at Fintechs as well as small and large Banks; facilitating fast and seamless technology integration and implementation to ensure efficient execution
- **Strong Compliance Culture** – Compliance leadership with a background in Lending as a Service, Banking as a Service, Payments, Crypto, Tech, Gaming and other embedded finance verticals. Proven strong risk and control environment
- **Capital Markets Expertise** – Direct experience having built a AAA securitization program and sold loans directly to community banks, asset managers, insurance companies, and multi-national funds
- **Lender Finance** – Through its balance sheet, investor network, and affiliate relationships, DR Bank has the ability to offer accretive financing and loan purchase or placement

KEY LEADERSHIP

with Deep Digital Banking and Fintech Expertise



Gary Lieberman

Executive Chairman

Founder and former CEO of Laurel Road. 35+ years of Capital Markets, Investment Banking, and Hedge Fund experience.



Jason Hardgrave

Chief Executive Officer

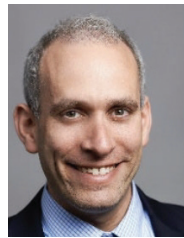
Previous roles include Head of Deposits and Payments, Consumer Lending and Credit Card for Santander US. Founding member, Novantas (Consultancy).



Syd Ally

Chief Operating Officer

30+ years of banking experience including: Laurel Road, Quantum Auto Group, Washington Mutual, and Dime Savings.



Aryea Aranoff

Director, Business Development

15+ Years of Banking and Finance experience including Laurel Road, McKinsey and West Side Advisors.



Derek Henderson

Chief Compliance Officer

15+ years of compliance, Fintech and risk management experience, including roles at Metropolitan Commercial Bank and EY.



Leidy Nunez

Chief Financial Officer

17 + years of finance and accounting experience, including roles at Laurel Road, CIFC, and Deloitte.



John Barbalaco

Chief Banking Officer

20+ years of banking experience, including roles at Provident, Hudson Valley, and Union State.



Mike Jones

Director of Capital Markets

8+ years of capital markets experience including roles at Affirm and BofA Merrill

FOR MORE INFORMATION
Please contact

Aryea Aranoff :
aaaranoff@drbank.com
646.341.7744

Ike Newman:
inewman@drbank.com
973.809.0126



1001 Post Rd., Darien, CT,
06820, US | NMLS# 402942

