



# MEDIA KIT

At Spave, we're committed to advancing  
the world of consumer purchases.  
For Good.

# Hello from Spave▼

We're excited for you to get to know us.

Spave® stands as a pioneering force in the consumer financial app arena, boldly disrupting the industry with its distinctive approach to enhancing everyday purchases by seamlessly incorporating savings and charitable giving into the process.

As a groundbreaking financial wholeness tool, Spave not only elevates the financial awareness of consumers but also champions their ability to create a positive impact on the causes they care about.

With Spave, users can:

- Seamlessly save and contribute to any nonprofit organization within the United States, employing the round-up method, setting a fixed amount, or choosing a specific percentage of their everyday purchases to donate.
- Gain insights into their financial behavior, fostering motivation for wiser and more balanced financial decisions.
- Magnify their social impact by personalizing the causes they want to support, creating a more meaningful giving experience while eliminating the burden of substantial, one-off donation checks.



# How Spave works ▼

The Spave app deducts micro-amounts (“spavings”) from users checking accounts whenever they make a purchase using their cards linked to the app. They define the percentage, a fixed amount or the round-up method and Spave automatically distributes them to their savings account and selected charity(ies).

The Spave app lets users:

- Easily and securely link their checking account to start saving and giving with every swipe of their card that is linked to that account.
- Define the amounts that allow them to live the life they want, give to the causes they care about, and save for a secure, fulfilling future.
- View their individual spending, giving, and saving habits all in one place. Spave provides insights into their everyday activity, helping them stay on track with their goals.
- Create or modify weekly, monthly, or yearly goals and track their progress along the way. They can even compare charitable contributions and personal savings against their total spending.



# How we got here ▼

In the tapestry of human wisdom, an ancient African proverb weaves a timeless thread: "Little by little, a little becomes a lot."

Serendipity smiled upon Spave's CEO/Founder when, during an African mission trip, she bore witness to a remarkable event. Women in the throes of poverty repaid business loans at a staggering 99% rate through micro-payments. Indeed, the profound truth of "little by little" took root in her heart for nearly two decades.

In 2016, she embarked on a mission to craft a mobile app that would embody this concept. Spave's vision was simple yet transformative: empower consumers to make a tangible impact on their communities and personal finances by automatically channeling micro-transfers from their checking cards to nonprofits close to their hearts and into their own savings accounts.

Of course, innovation stands as an unyielding cornerstone of Spave's commitment to an ultra-secure and effortlessly intuitive user experience. In the wake of its crowning achievement as the recipient of Fintech's prestigious "Best of Show" accolade in 2022, Spave stood resolute in the knowledge that there was no room for complacency, no time to pause and bask in the glory of its laurels.


In its relentless pursuit of enabling consumers to truly unlock the boundless potential of micro-financing, Spave persistently commits to the evolution of its platform.




# Innovation-Driven ▼

COMING NOVEMBER 2023

The purposefully redesigned, consumer-oriented Spave app will be available for free download on the iOS App Store or on Google Play.





**Make your own world of difference®**

←  **It's time to take control of your finances.**  
Welcome to Spave!


Welcome to our community of Spavers! You're well on your way to making your own world of difference!

As easy as it was to create your Spave account, it will be just as easy to set your savings goals and support the organizations you want to help.



**Take me to it!** ▶

**Enter the Spave universe**




**What is Spave?**

Spave® is the first-ever all-in-one financial app that focuses on giving and inspiring social good. That means you can control your purchases while saving and donating to the causes you care about, thanks to cutting-edge technology. Sounds great, doesn't it?

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**Give with Spave.**




**Help the world without changing your world.**

Here you'll learn that you don't have to change your lifestyle to donate to causes you care about. It's all about gaining control and confidence in your finances.

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**Spend wisely with Spave.**



**Transform Your Spending for Good.**

Here's how it works: when you link your credit, debit or store card (like your Target REDcard and/or any other), you can set up automatic, recurring donations and savings based on your daily transactions, so you'll be helping and saving without even realizing it.

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# FAQs, we got you ▼

## **How does Spave work?**

By linking users banking accounts, the Spave app deducts micro-amounts (“spavings”) from their primary checking account and distributes them to their savings and selected charity(ies). Whenever they make a purchase using the checking card linked to the app, a percentage, round-up, or a fixed amount (that they define) is deducted from their checking and automatically distributed to their selected Saving and Giving accounts.

## **How are Spave Saving & Giving accounts managed?**

Spave collects savings amounts each week and a transfer is initiated to the user's designated savings account. Spave also collects and maintains user-giving amounts each week and a transfer is then initiated to their chosen charity(ies) via our partnership with Make My Donation. (Transfers may take up to one week to complete.)

## **How do I get it and how much does Spave cost? Are there subscription fees?**

In November 2023, an updated Spave app will be available for free download on iOS App Store and Google Play. Users can choose a free account for the ability to link one checking account (w/ limited features), or select a premium account for a small monthly fee, which offers full access to Spave's tools and insights, the ability to link multiple accounts (ie. multiple debit cards, credit cards, etc.), and establish individual saving & giving goals.

## **How secure is the Spave app?**

Security is not merely a priority; it is our unwavering commitment, a non-negotiable cornerstone of our mission. The safeguarding of our users' privacy and data security is not just important; it is absolutely paramount to us.

We go to extraordinary lengths to ensure the validation of each user, the fortification of their accounts, and the impervious protection of personal data across every facet of our infrastructure and user interface. Our security measures mirror the uncompromising standards set by the most trusted financial institutions.

For an in-depth understanding of the rigorous safety protocols that underpin Spave, we invite you to explore our Security Promise at [spave.io](https://spave.io). It's a testament to our unyielding dedication to preserving the sanctity of your data and delivering a level of security that stands on par with the most esteemed banks.

# At your service ▼

Working on a story? Feel free to tap one of our experts & additional resources.

## **SUSAN LANGER, CEO/FOUNDER, SPAVE**

Susan Langer has contributed to strengthening the non-profit, financial and marketing industries for the last 30 years. As the founder of Spave, she has kept a strong pulse on understanding the challenges of financial institutions, the impacts of non-profits, and the motivations needed for consumers to donate.

Expertise includes:

- Resonating with Millennials & Gen Z amid the upcoming transfer of wealth
- Leveraging technology, data, donations & marketing to elevate consumer financial awareness
- Where fintech and philanthropy intersect

## **SARAH YORK, CHIEF EXPERIENCE OFFICER, SPAVE**

Sarah York is a startup expert having spearheaded an array of tech solutions for Fortune 500. She has rich expertise in data-driven-growth, digital technology platforms, digital operations, as well as global digital strategy.

Expertise includes:

- Tech for Good/Purpose-driven business
- Conscious capitalism
- Growth marketing strategies

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### **Available Upon Request:**

- Hi-res images of user experience (app screenshots)
- Hi-res Spave logo (for print & digital)
- FAQs providing additional detail on experience & logistics