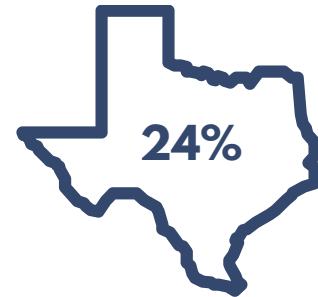


Overwhelming Demand for Credit in Texas

24% percent of Texans are underbanked.

According to a 2021 FDIC survey, 24 percent of Texans do not have access to traditional credit services.



Millions of Texans aren't able to cover a \$400 financial emergency.

A 2022 Federal Reserve Survey found that 37 percent of Americans are not able to cover a \$400 financial emergency such as unexpected medical bills, car repairs, home expenses, etc.

32 percent of adults faced an unexpected emergency expense in the past year.

According to the Federal Reserve's Report on the "Economic Well Being of U.S. Households" 32 percent of adults faced an emergency expense of \$400 or more in the past year.



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