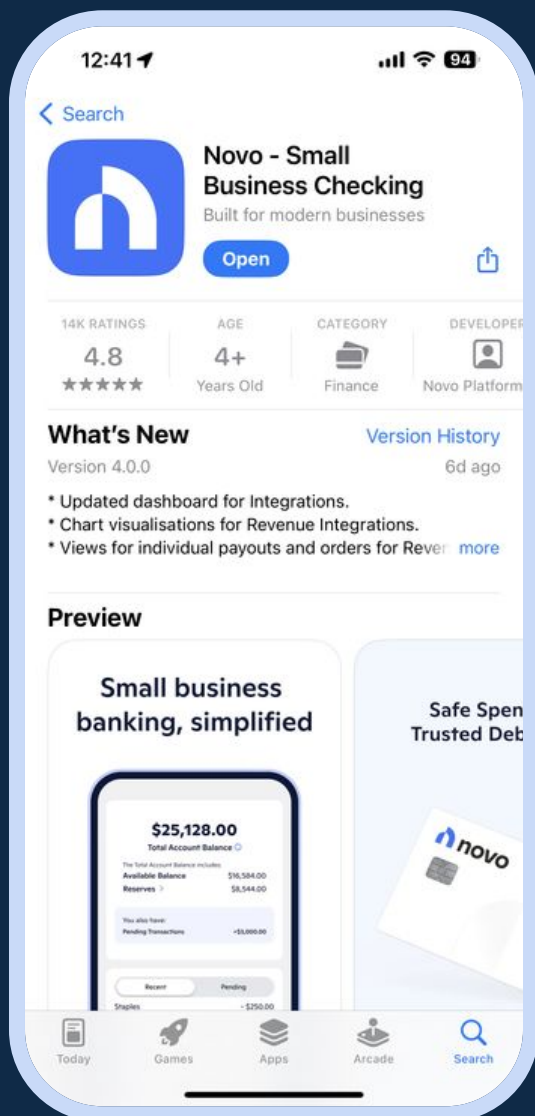


Novo provides an award-winning banking platform for small (micro) business owners. Unlike large banks, Novo offers a free business checking account with no hidden or monthly fees, and no minimum balance requirements.

We're committed to serving these business owners, because they simply need better tools. They work an average of 50 hours a week, yet spend just 31% of their time growing their businesses. They often don't have a separate business account, so miss out on crucial insights and efficiencies that could improve their business, and spend countless hours at tax time sorting through account statements to identify their business expenses.

With built-in budgeting and integrated business tools, Novo is the all-in-one banking platform for managing finances and growing businesses. Our tailored solutions are especially effective for service-based businesses - coaches, therapists, developers, content and marketing professionals, consultants, etc., streamlining their financial management so they can focus on doing what they love.



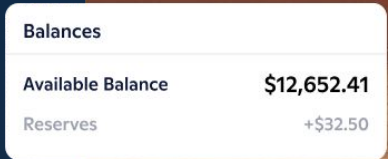
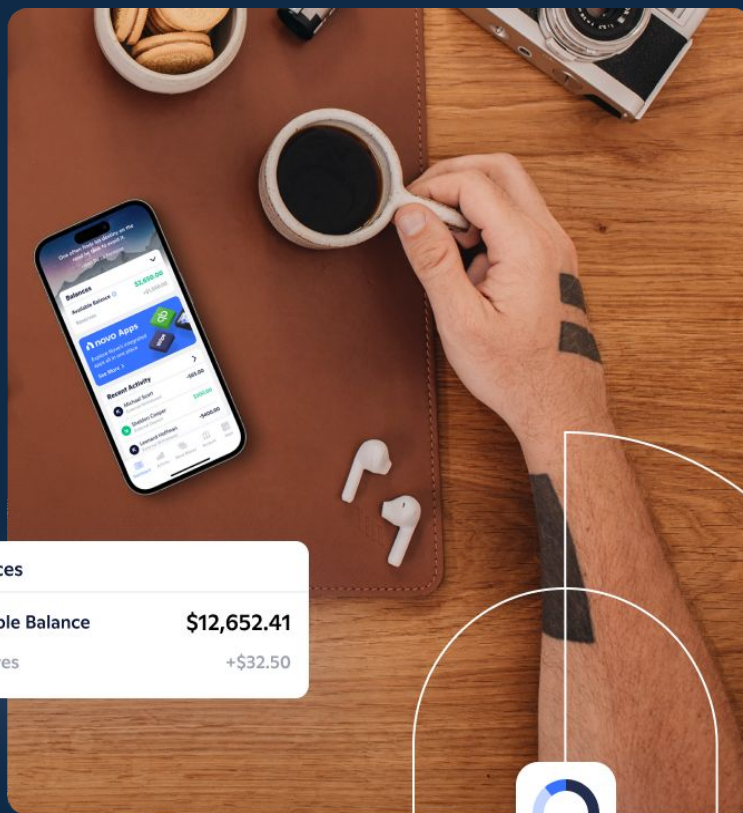
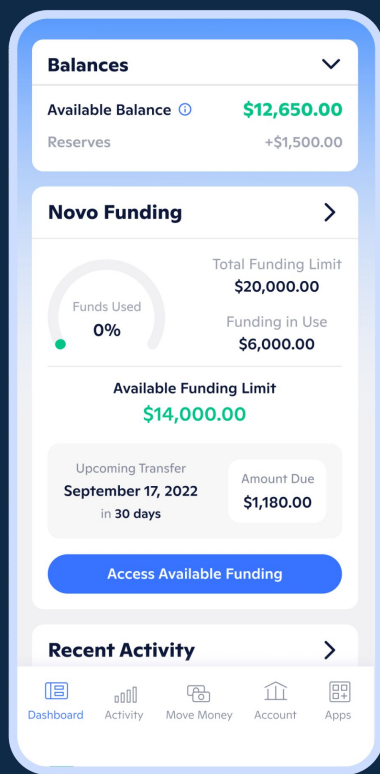
Up to 50% don't have a separate business banking account

They miss out on crucial insights and efficiencies that could improve their business, and spend countless hours at tax time sorting through account statements to identify their business expenses.

And they spend too much time in the back-office

Business owners are working an average of 50 hours a week, yet spend only 31 per cent of their time expanding their businesses. In a recent report, 83% reported feeling stressed by their workload and a lack of time.

At Novo, we give them back time to do more of what they love



Feature	Why it matters
Free from account fees	<ul style="list-style-type: none"> - No hidden fees, monthly fees, or required minimum balance - No Non-Sufficient Funds (NSF) fees
Physical and virtual debit cards	<ul style="list-style-type: none"> - Keep work and personal finances separate - Automatic expense categorization - One-click upload to your mobile wallet
Reserves	<ul style="list-style-type: none"> - Automated budgeting for up to 10 categories - Always have enough money for taxes, rainy days or inventory
Fast money movement	<ul style="list-style-type: none"> - Free ACH, mailed checks, and incoming wires with express availability
Novo Invoices	<ul style="list-style-type: none"> - Send unlimited one-time or recurring professional invoices, free of charge
Novo Funding	<ul style="list-style-type: none"> - Fast, flexible working capital supports underserved small businesses with their short-term financial needs and long-term ambitions.
Novo Integrations	<ul style="list-style-type: none"> - Automated budgeting, available working capital, and integrated apps to run your business - Seamlessly integrate Novo with the top business tools you use to streamline operations, enhance productivity, and drive your growth.
Novo Boost	<ul style="list-style-type: none"> - Receive Stripe payouts up to 95% faster, free of charge
Express ACH	<ul style="list-style-type: none"> - Control your cash flow with faster payments - Confidently tell vendors and employees when they'll get paid - Avoid late fees or missed payments
Secured & Insured	<ul style="list-style-type: none"> - Trusted with bank-grade encryption and FDIC-insured deposits up to \$250,000

Novo is a fintech company; not a bank. Deposit account services provided by Middlesex Federal Savings, F.A., Member FDIC. Physical debit cards issued by Middlesex Federal Savings or Patriot Bank, N.A., Member FDIC; virtual cards issued by Patriot Bank, pursuant to licenses from Mastercard® International Incorporated. Mastercard can be used everywhere Mastercard is accepted. Mastercard is a registered trademark of Mastercard International Incorporated

