

Old Glory Bank

Behind the brand. More than banking.

This is not a solicitation for the sale of securities.

Our Mission: Privacy. **Security.** Liberty.

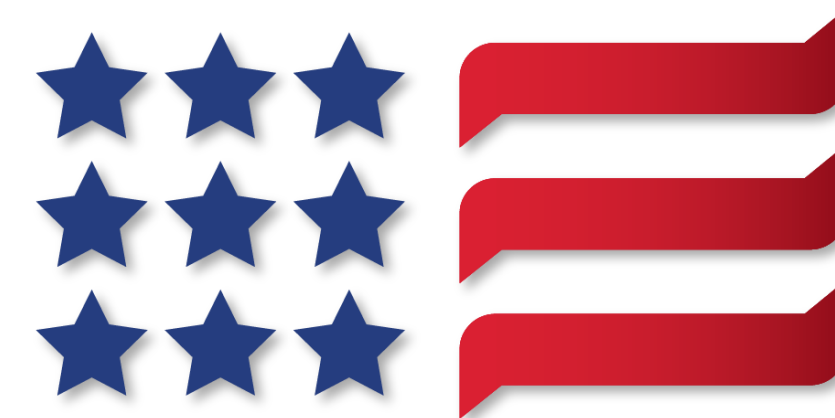
Debanking: The Silent Erosion of Freedom, Faith, and American Values.

The American political landscape was no longer just scenery.

The private financial lives of law-abiding Americans were being weaponized based on religious and political beliefs.

America needed Old Glory Bank.





Our Story

Banking Done Differently

We aren't just a bank with almost 90,000 accounts.

We are a Pro-America, customer-focused company serving tens of thousands of Americans through banking.

Built for Main Street. Powered by technology. Dedicated to a shared mission.



Our Calling – Founded in Faith

The vision for Old Glory Bank began with the conviction that God calls people to meaningful work. The founders believed they were being called to build something bigger than themselves.

In late 2020, a conversation between Mike Ring and Eric Ohlhausen sparked the vision for a bank that serves every law-abiding American, without discrimination based on values or politics.

Despite being told that building a nationwide, 50-state bank was impossible, faith and perseverance kept them moving forward.

Our leadership credits God with providing the co-founders, a passionate team, and even the name Old Glory Bank to bring the vision to life.



“As servants of the Lord, we’re called to many different things - sometimes big, and sometimes small. What’s important is that we listen.” - Mike Ring

The Glory Wagon

In January 2022, Mike Ring and Eric Ohlhausen hit the road in the Ring's RV, infamously known as "The Glory Wagon," to start the search for a bank in the Great State of Oklahoma.

While there were no banks for sale, they looked for a few that might be a good fit to become Old Glory Bank.

All three banks they met with said YES! First State Bank of Elmore City was chosen, and Old Glory Bank was born!



... — OGB Timeline



1903

1

First State Bank
Of Elmore City
was Founded



1908

2

1st State
Chartered Bank
in Oklahoma

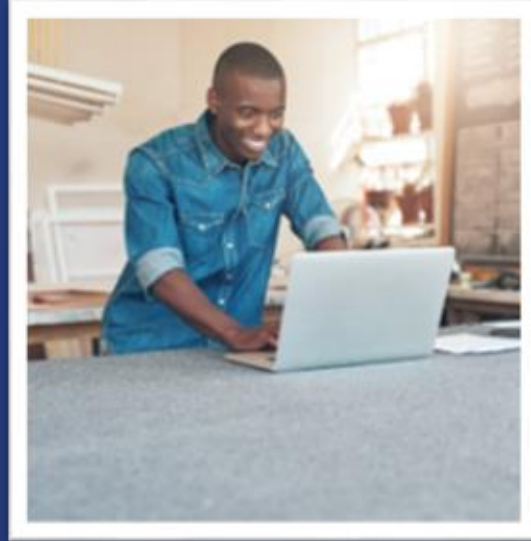


April 2023

3

Old Glory Bank
Opens our First
Online Account

... — OGB Timeline



October 2023

4

Opened our first
Online Business
Account



2024

5

Old Glory Bank
Deposits Grow by
over 1800%



2026

6

OGB services
almost 90,000
accounts in all
50 states

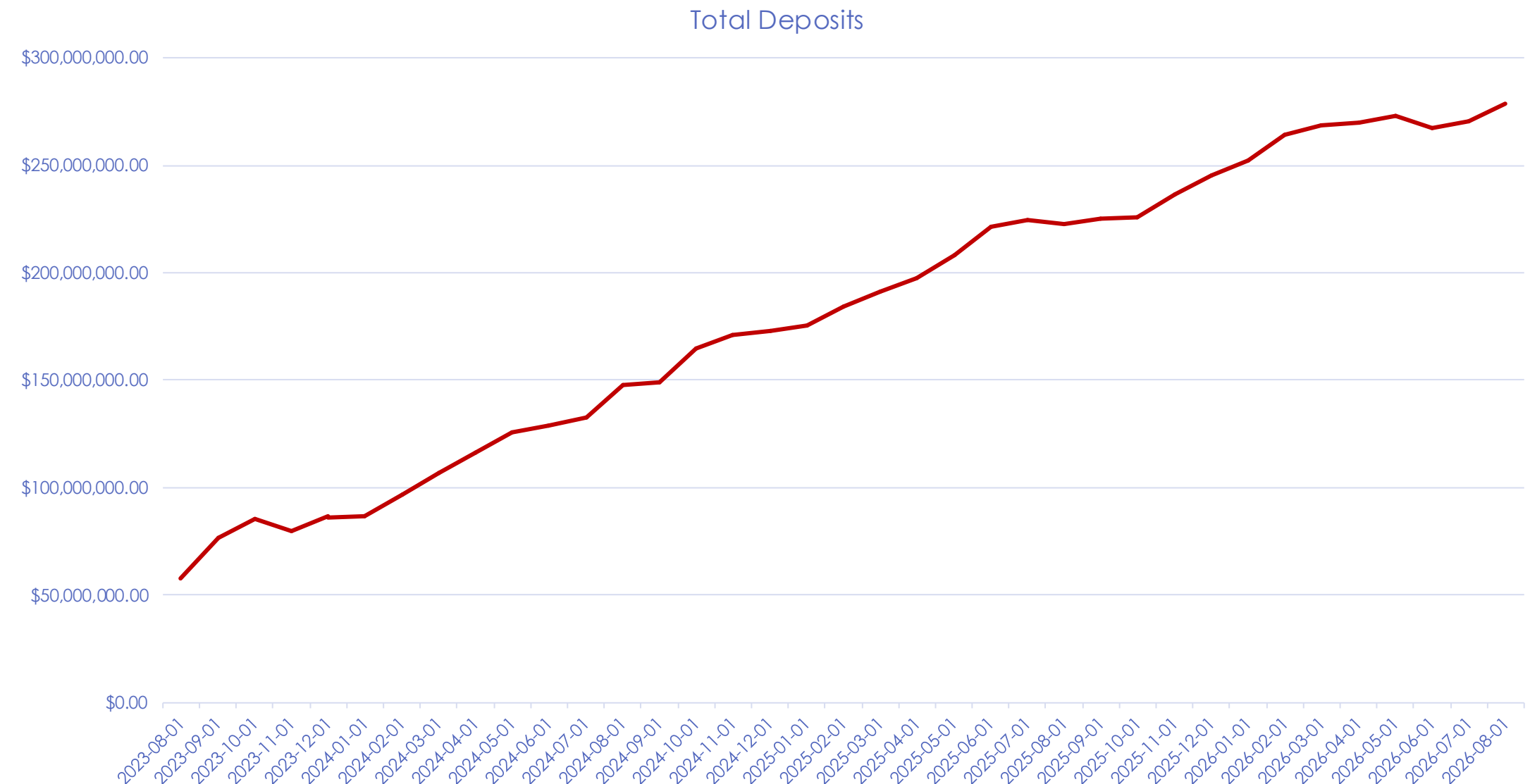


Our Growth

Total Deposits

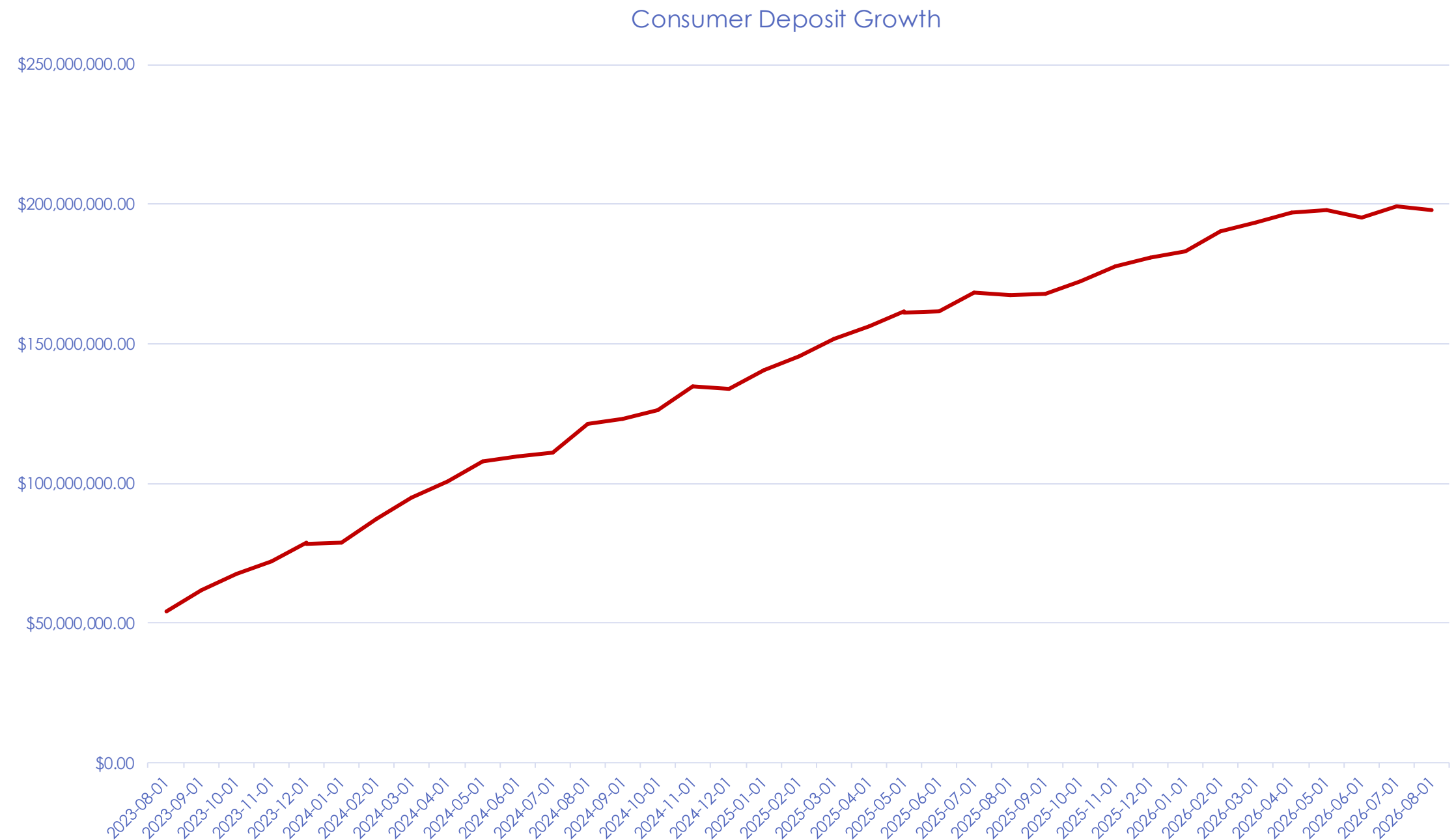
Old Glory Bank's deposits began at approximately \$10.5mm when we opened our first online account in April 2023.

As of September 2026,
our total deposits in all
account types exceed
\$267mm, representing
2,443% Growth



Consumer Deposits

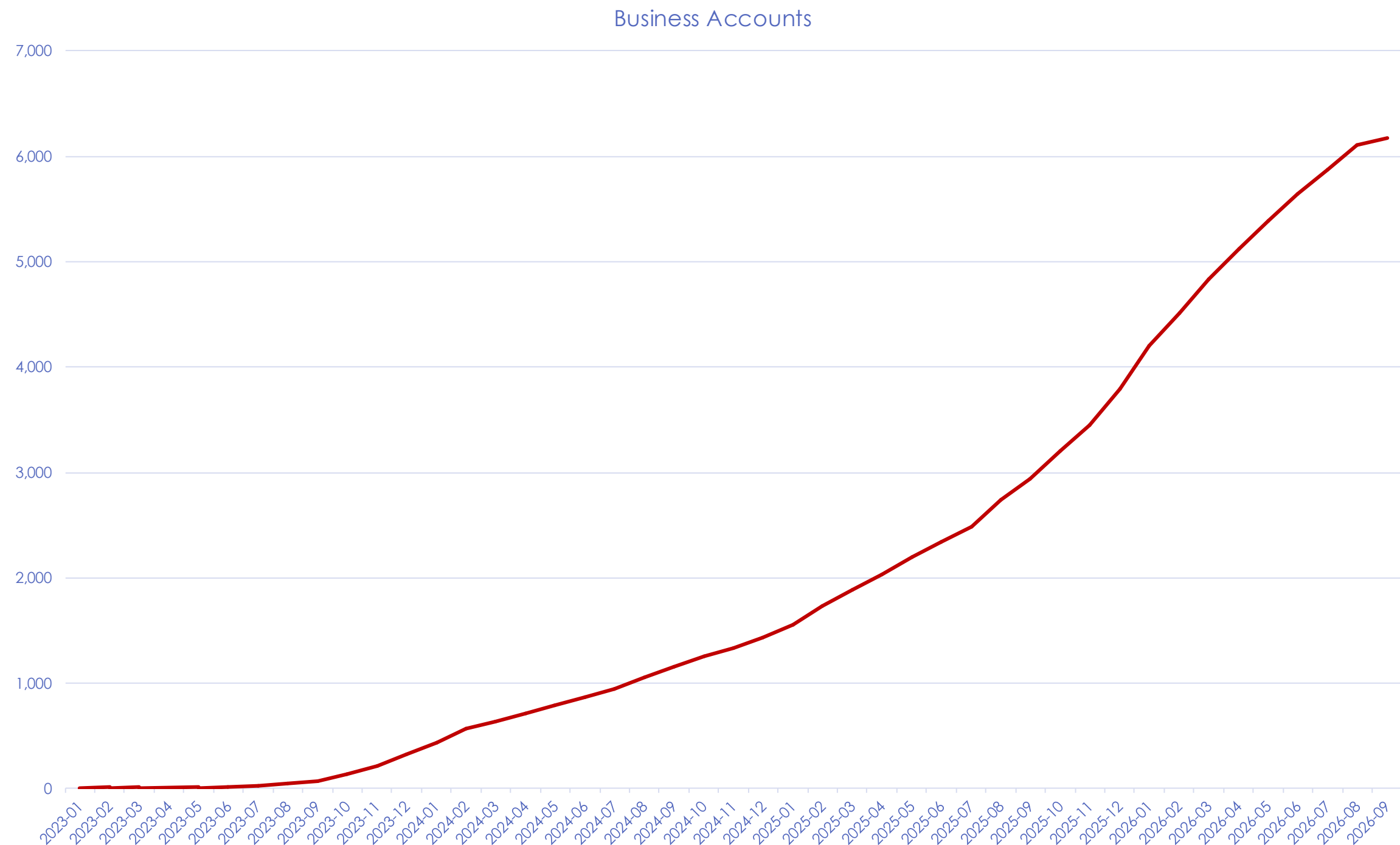
As of September 2026,
our consumer deposits are
\$198mm, representing
1,786% growth



Business Account Growth

We opened our first online Business Banking account in August 2023.

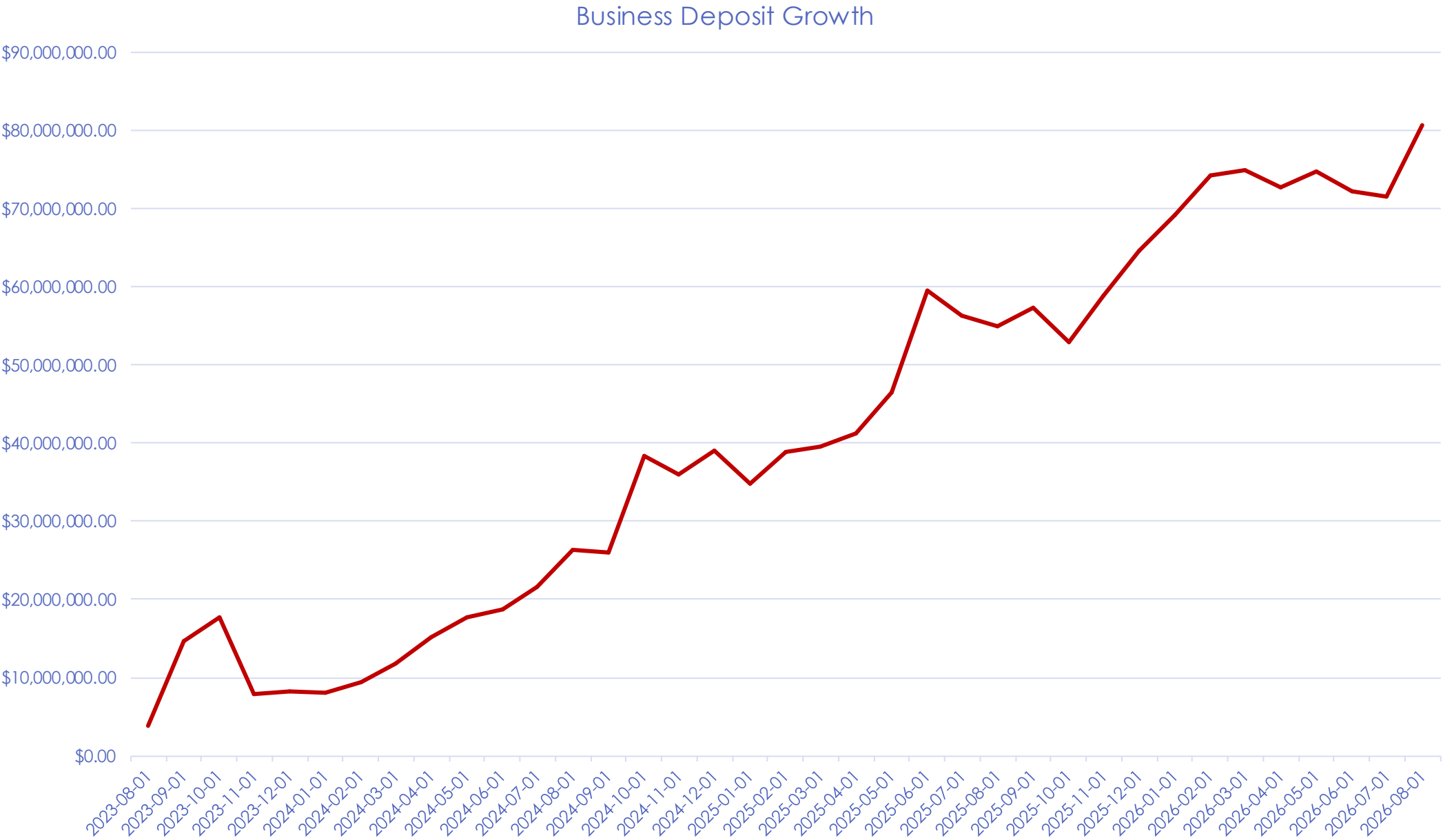
Today, we have over 6,000 accounts.



Business Deposit Growth

Our business deposits as of September 2026 are approximately \$81mm.

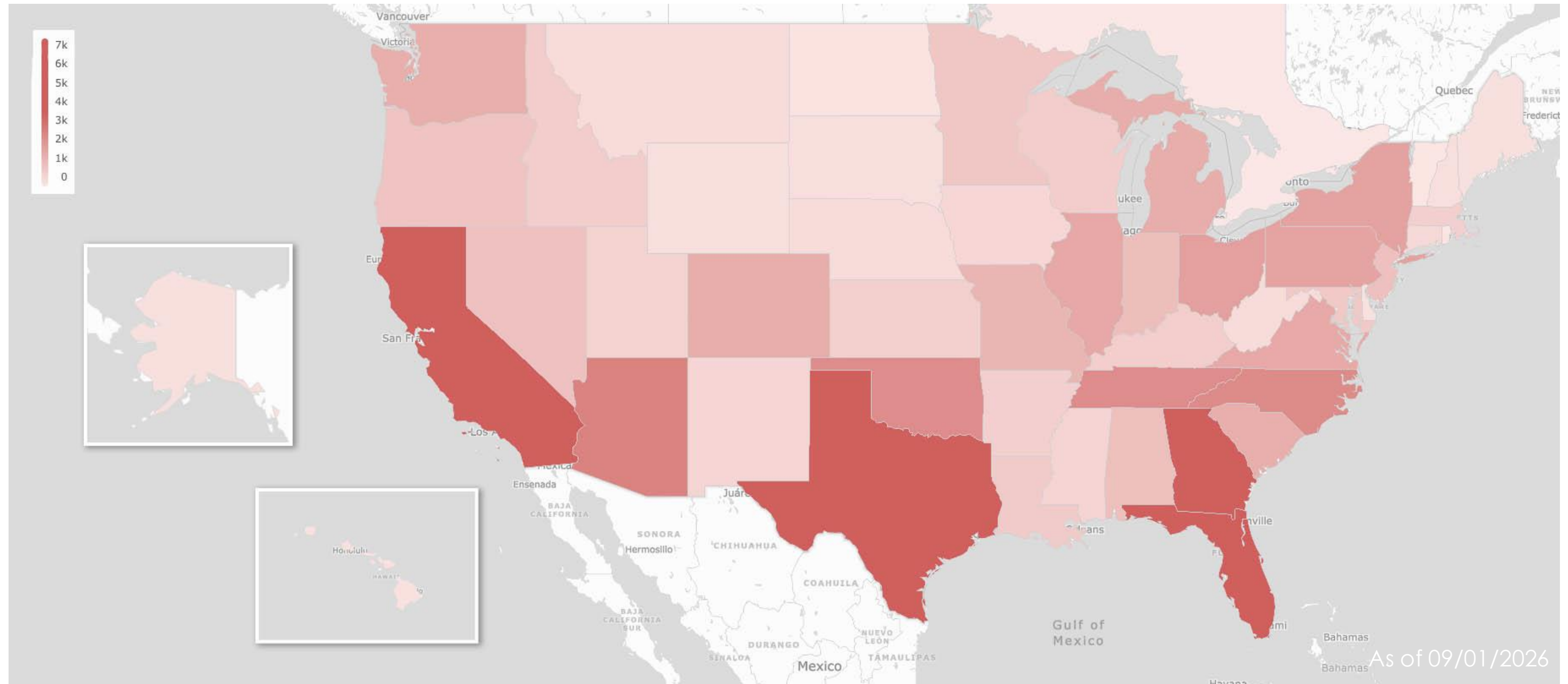
Our Business Bankers offer the same level of personal service our customers enjoy on the consumer side, with the additional expertise needed for commercial banking.





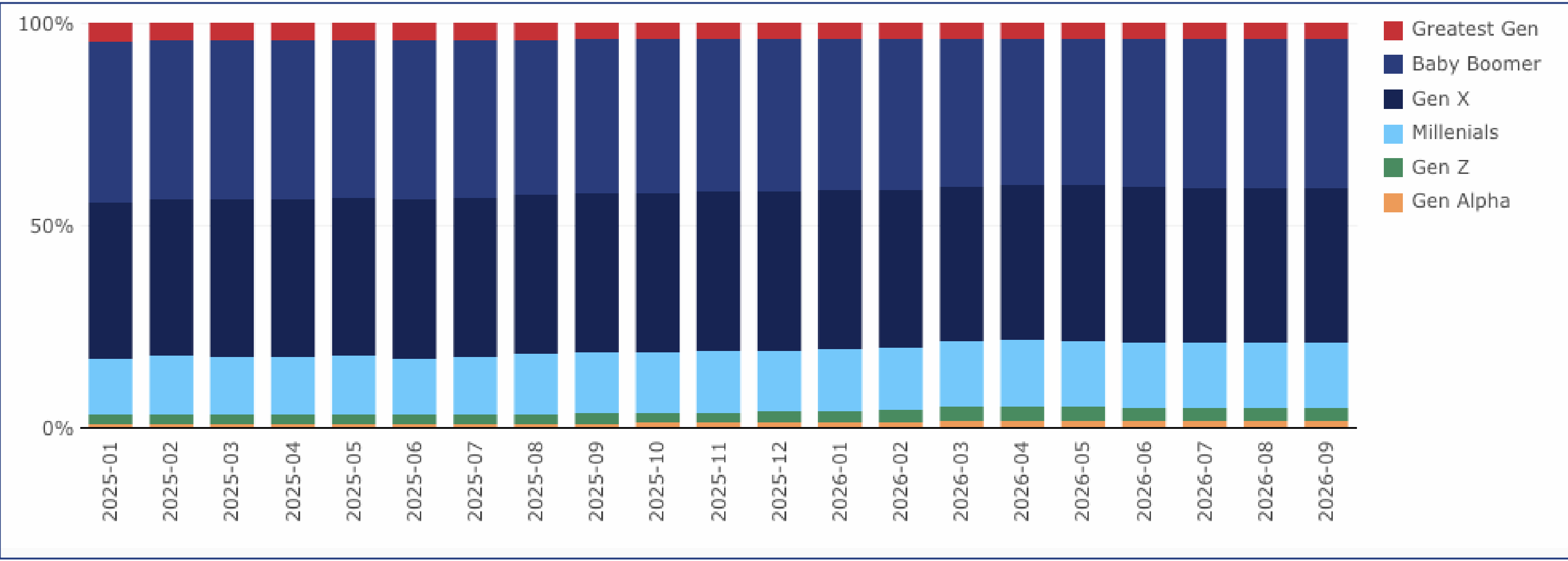
Our Customers

Customer Concentration

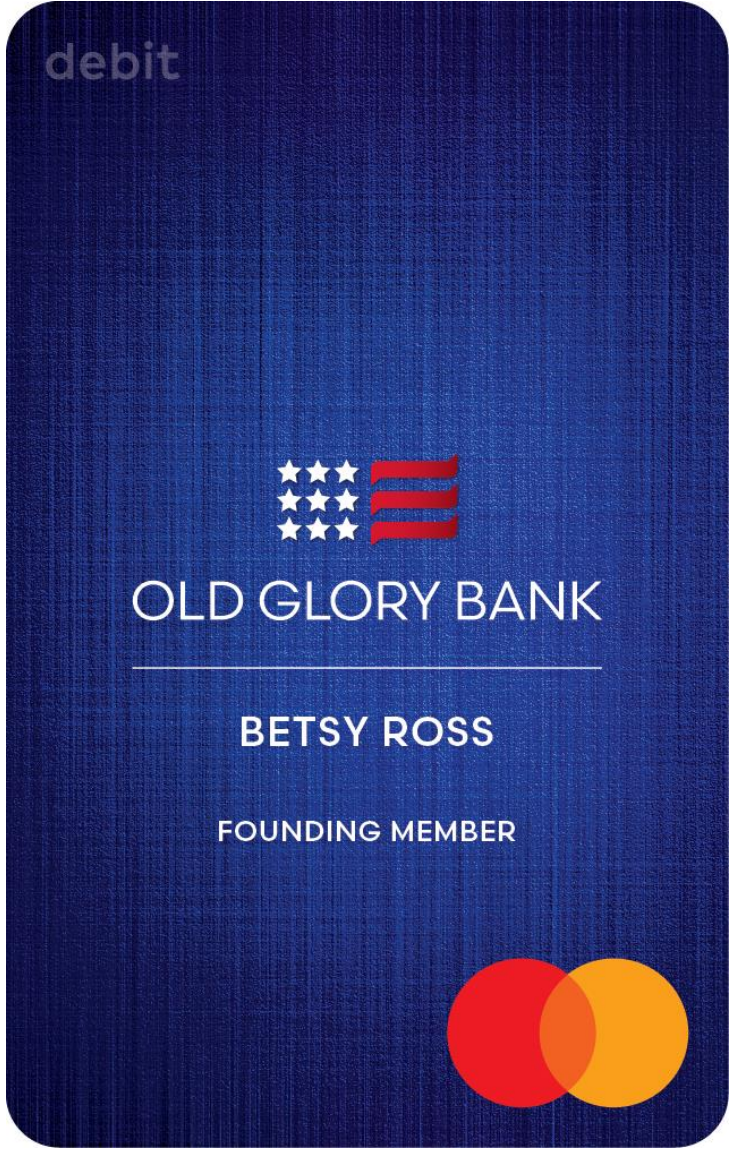
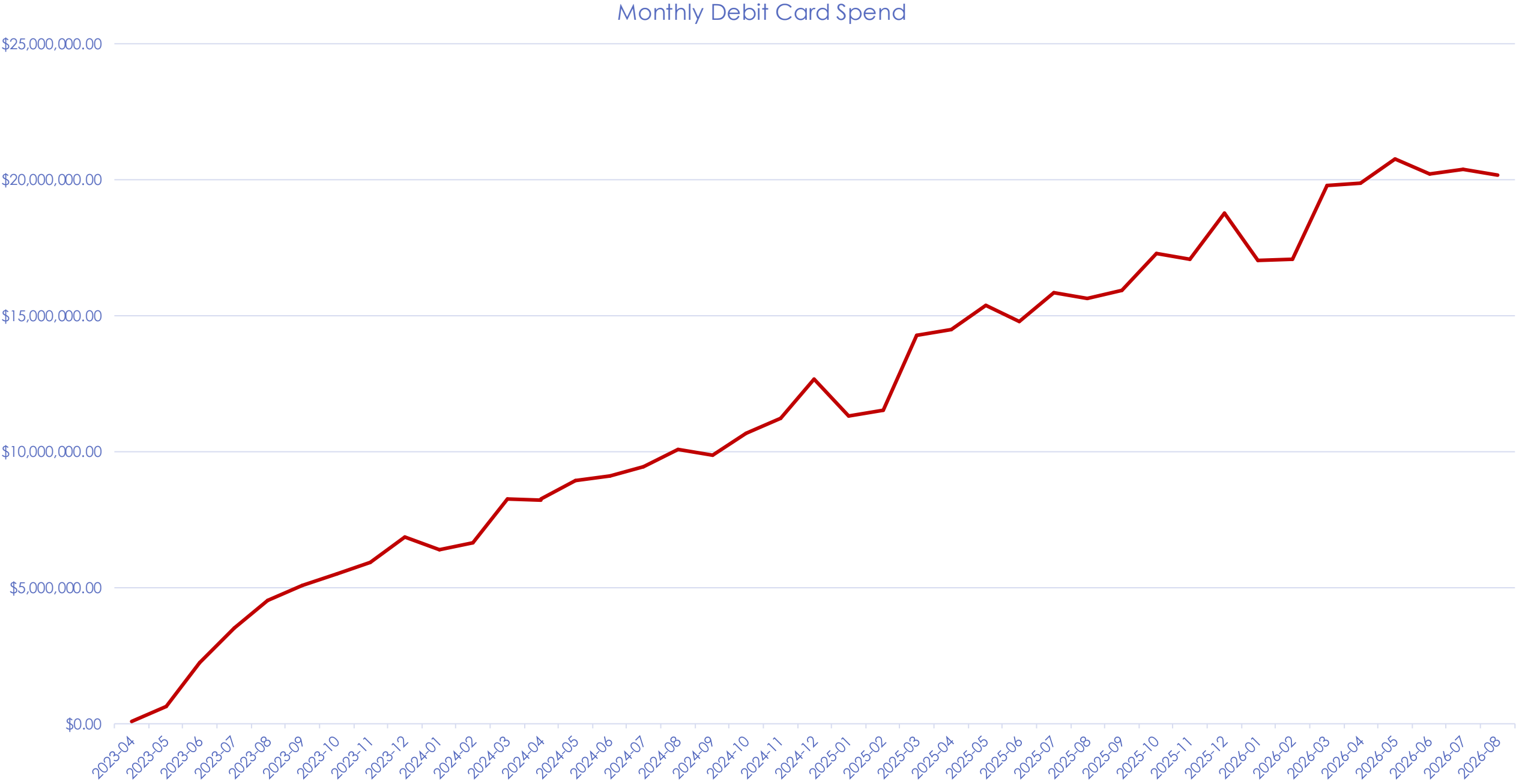


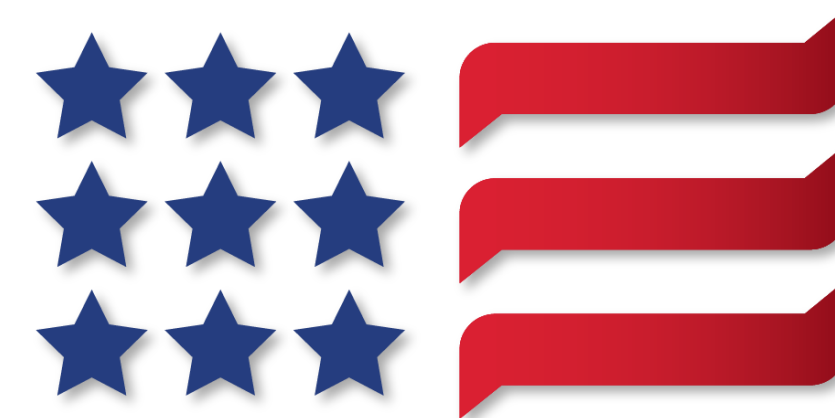
Old Glory Bank requires a US address and a valid US tax ID to open an account. The international accounts we have are held by ex-pats and military personnel living overseas and are not represented on this map.

Customers by Generation



Monthly Debit Card Spending





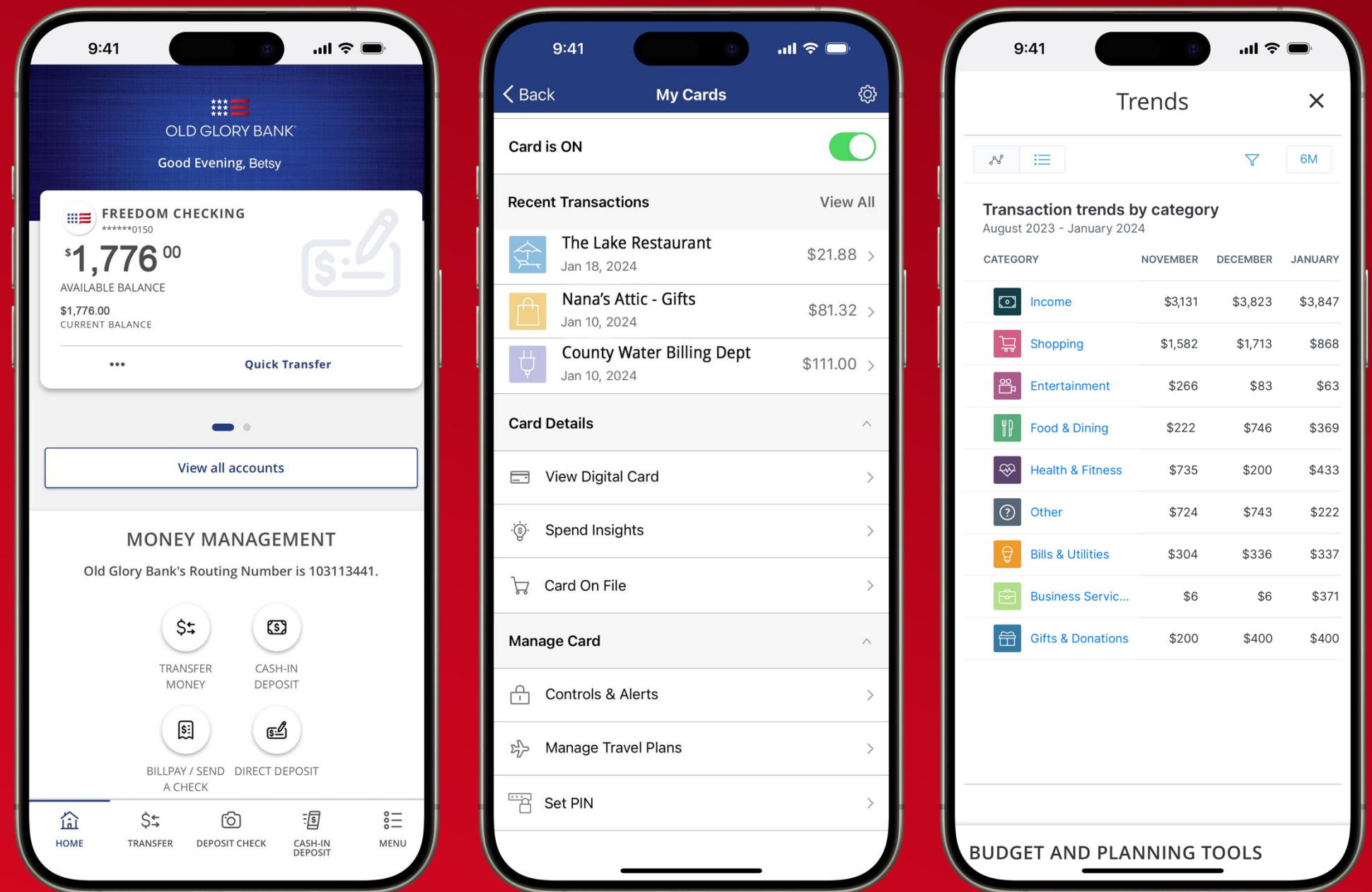
Specialty Products

Desktop & Mobile App

Your branch is always in your pocket!

Customers rave about our app's features and ease of use.

- Advanced card controls to turn debit card on/off, set geofencing, allow transactions by amount/merchant type/transaction type, along with a suite of custom alerts.
- Budget and Planning tools for spend tracking and forecasting.
- Monitor where a debit card is on file and change subscriptions in a click.
- Transfers, deposits, and bill pay.
- Transaction and balance updates.
- E-statements.



Composable Dashboard

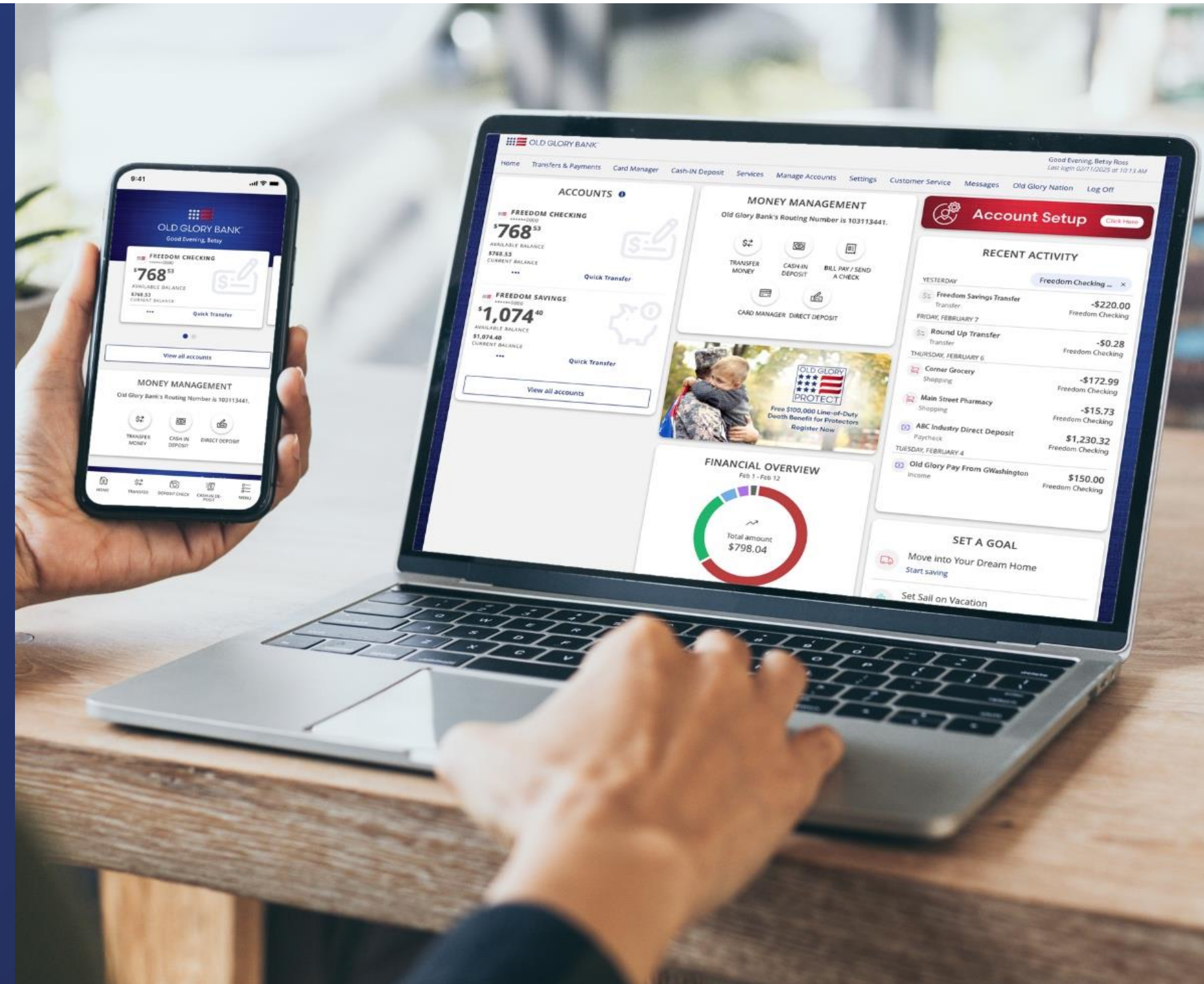
Old Glory Bank's mobile and desktop app offer a clean interface with easy navigation.

Account holders can customize which accounts they see on their primary screen, apply nicknames to the accounts, and see their financial overview at a glance.

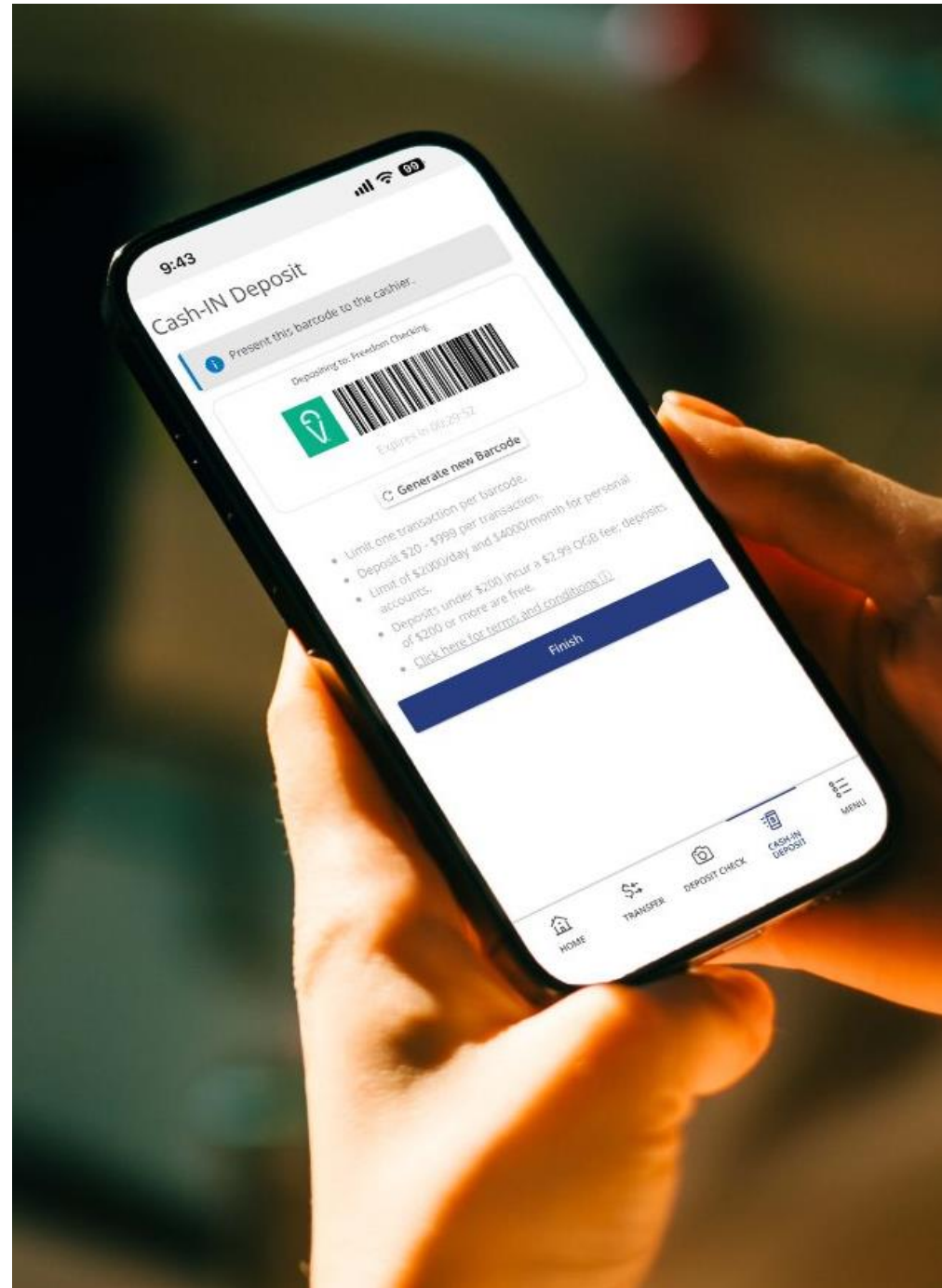
With our Budget and Planning tools, customers can connect their external accounts for their full financial picture. They may categorize transactions and view spending reports by category.

Our GOALS feature offers a planning tool to save for a rainy day, a new car, or simply a fun outing, with automated savings transfers to help achieve the goal faster. Customers earn interest on their GOAL savings.

On the Bank side, we have the ability to customize in-app notices and promotions by customer segment for a personalized experience.



Old Glory Cash-IN



Cash-IN solves the #1 problem in online banking – how to deposit cash.

Menu OLD GLORY BANK®

Make a Deposit

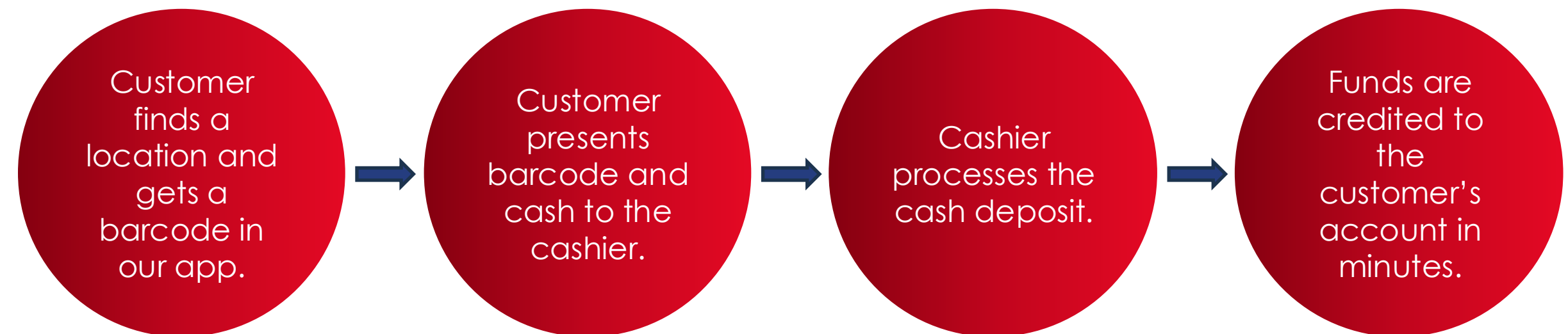
Freedom Spending x0002 \$1326.34

Generate Barcode

How it Works

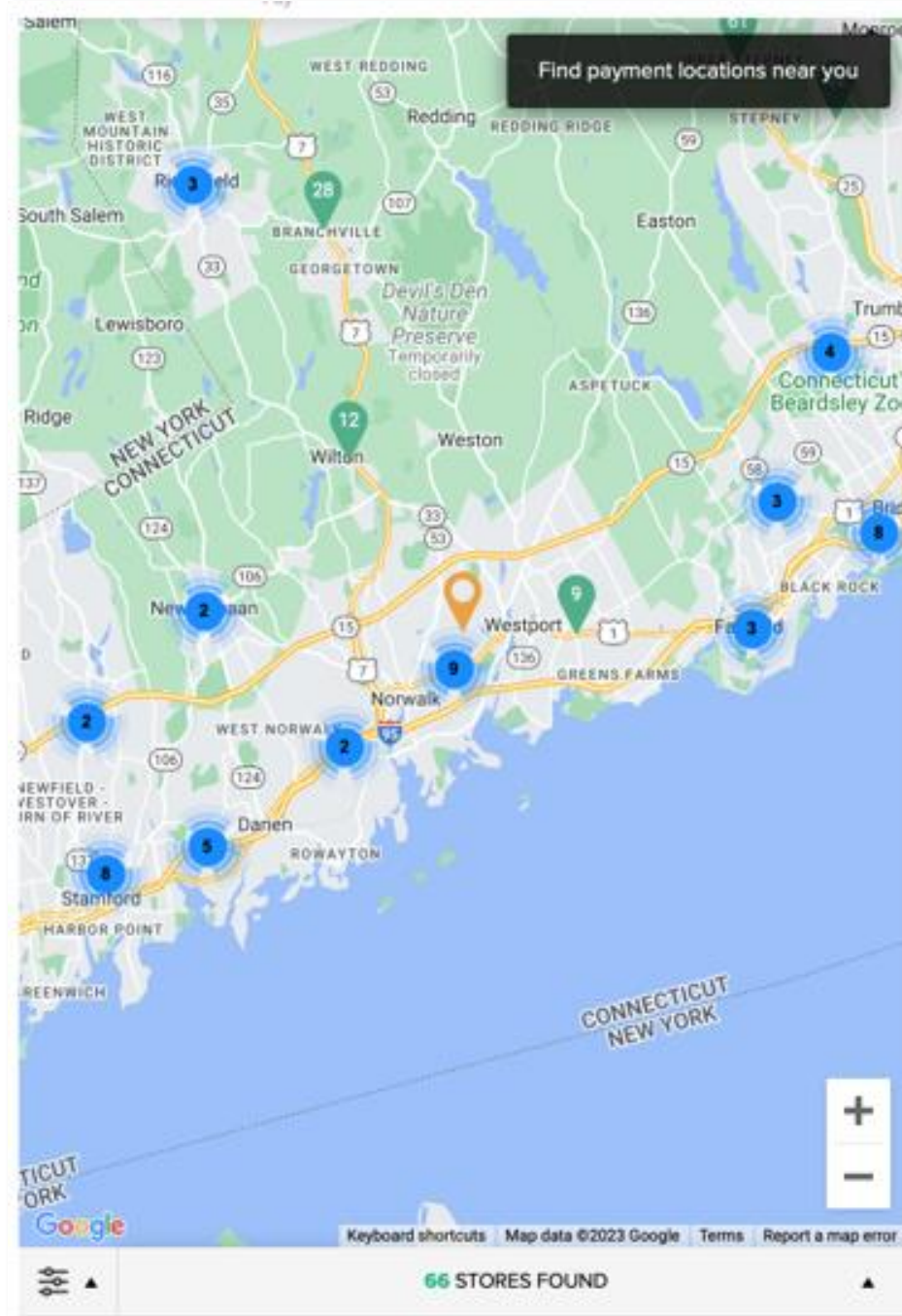
1. Visit a participating retail store.
2. Have the cashier scan your barcode.
3. Tell the cashier the amount you would like to deposit, between \$20 and \$1000.
4. Pay the cashier and take your receipt.

Find Locations Near Me

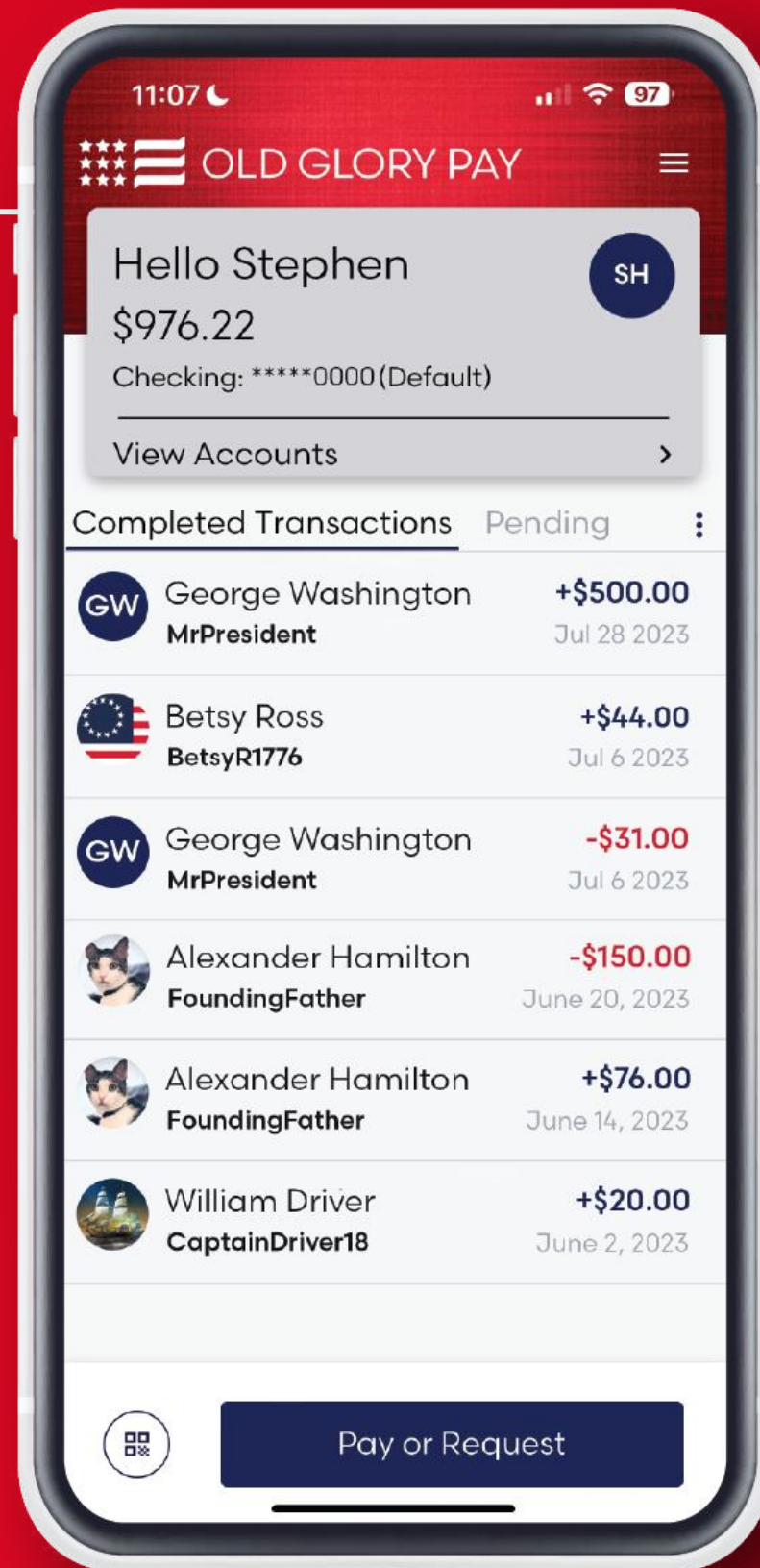


Old Glory Cash-IN

With over 88,000 retail stores across the nation, customers can make cash deposits conveniently and safely.



Old Glory Pay



Private. Secure. Cancel-Proof.

Old Glory Bank's proprietary **peer-to-peer** and **peer-to-merchant** payment system.

- Payments between Old Glory Bank customers settle **instantly** – all the convenience and security of cash without the need for cash.
- Transfers remain entirely within our ecosystem for privacy and security. No third-party interference.

Old Glory Alliance

Fundraising. Flag Raising. Freedom Raising.



Our cancel-proof crowdfunding platform – secure, private fundraising for individuals, businesses, charities, and political campaigns.

Old Glory Alliance is an exclusive benefit for Old Glory Bank account holders, though anyone may contribute to an established campaign.

Campaign organizers and donors have the Old Glory Bank promise of Privacy, Security, and Liberty, removing the fear of cancellation based on political or social disagreement.

Political campaigns are paired with our Victory Checking account, for candidates or political action committees.



Victory Checking

For candidates and PACs.

We've built our Victory Checking Account to support campaigns of all sizes, from your local community to state office to the national level.

- No minimum balance.
- Free mobile check deposit and debit card.
- Account dashboard to monitor accounts, balances, and transactions.
- Easy management of access for authorized account users.
- Transaction logs and free electronic statements.
- Custom account alerts to monitor balances, transactions, and other activity.
- Single file ACH originations - fast and secure payments to vendors, venues, and media outlets.
- Domestic wire options right from the dashboard.

Pairs perfectly with Old Glory Alliance for fundraising.



Old Glory Protect

Protecting those who protect us.

A \$100,000 Line-of-Duty Death Benefit for eligible Protectors.

Protectors include:

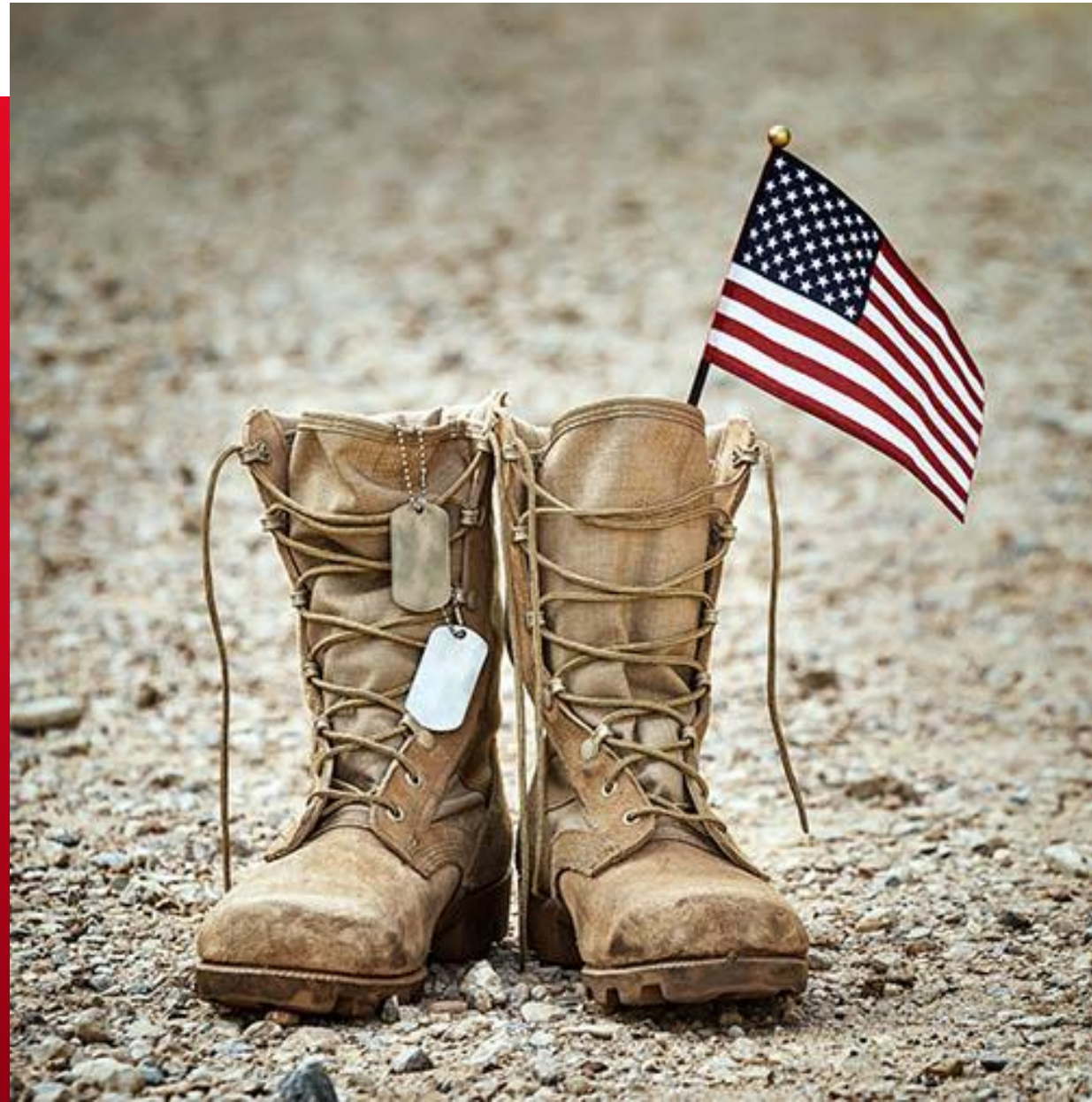
- Armed Forces – All branches of Active Duty, Reserve, and National Guard
- Law Enforcement, including local, state, and federal
- Firefighters, including volunteer and wildland
- EMTs & Paramedics
- U.S. Border Patrol Agents

Old Glory Protect is a free benefit to personal account holders with a qualifying monthly direct deposit.



**They Protect Us.
We Protect Them.**

The McFadden Project



Helping our Vets take a step forward.

Many of our heroes return from combat with wounds deeper than the physical. They may experience PTSD, addiction, or homelessness.

These can become barriers to banking, which in turn becomes a barrier to employment, housing, and more.

The McFadden Project, named after the father of an OGB teammate who battled PTSD after his combat service, helps our vets get back into the banking system.

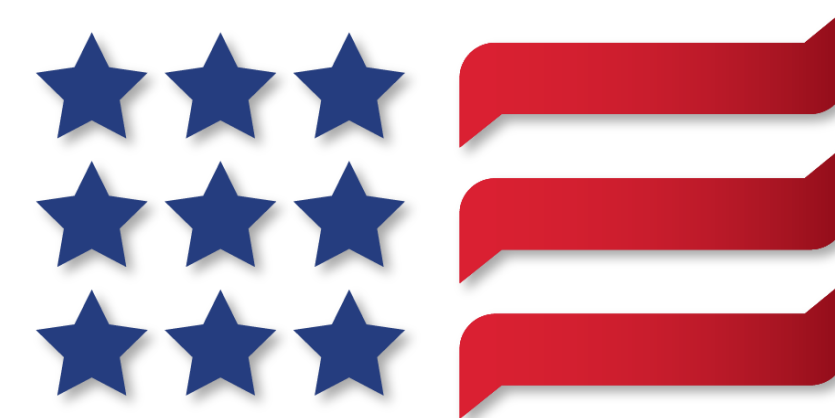
- Fully online account opening with no branch needed
- A virtual debit card for tap-to-pay and cash at special ATMs
- Customer Service from a US-based team who are compassionate and understanding about the challenges they face
- Solutions that include alternative address options, such as a VA Coordinator office, to ensure that a lack of physical address will not hinder the account opening for unhoused vets
- Direct-deposit of VA benefits may be established through a mobile device

Charitable Round-Up

Because a little change can change a lot.

With our Charitable Round-Up feature, customers can elect to round up to the next dollar on every purchase made with their Old Glory Bank debit card, with 100 percent of that extra change going to charities that align with our common values. Old Glory Bank has partnered with these excellent organizations that are making a difference in the lives of our heroes and their families every day.





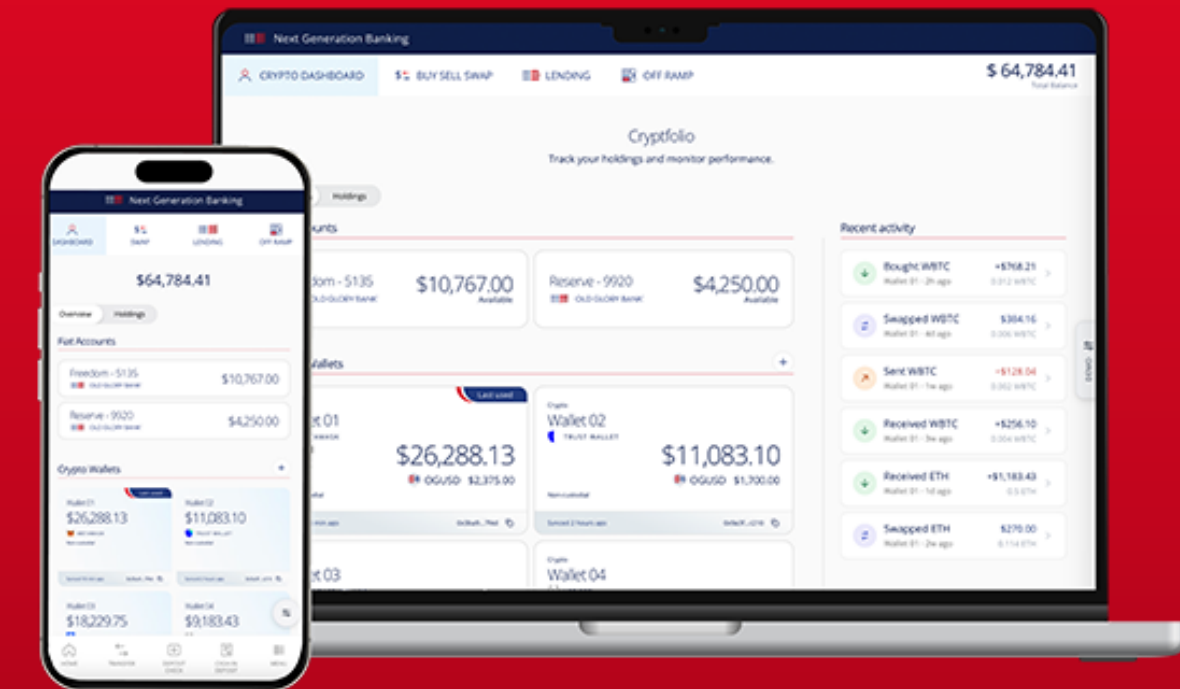
NextGen Banking

The Future of Banking

Bringing Crypto to Main Street

Old Glory Bank is integrating traditional banking with crypto to give customers greater freedom over how they bank, save, and transact.

- **One Unified Dashboard** - Connect traditional bank accounts, crypto holdings, and self-custodial wallets in one place.
- **Seamless Fiat-to-Crypto Access** - Move between U.S. dollars and supported digital assets through integrated on- and off-ramps.
- **OGUSD Stablecoin** - A planned U.S. dollar-backed digital payment token designed for payments and global remittances.
- **Crypto-Backed Lending** - Planned liquidity access lines that allow eligible customers to borrow against qualifying digital assets.
- **Business & Institutional Solutions** - Future stablecoin services and digital-asset treasury tools for businesses.



Why Crypto?

One word: DeFi.

Old Glory Bank believes that true financial freedom cannot exist without Decentralized Finance (DeFi). It represents the culmination of our mission of **Privacy, Security, and Liberty**.

For generations, financial power has been concentrated in a handful of megabanks and centralized institutions that control access, impose limitations, and collect unprecedented amounts of personal financial data.

DeFi, including crypto, offers a different path: one where individuals have unrestricted ownership of their assets, more control over their financial choices, and the ability to participate in a transparent, open financial ecosystem without unnecessary gatekeepers.

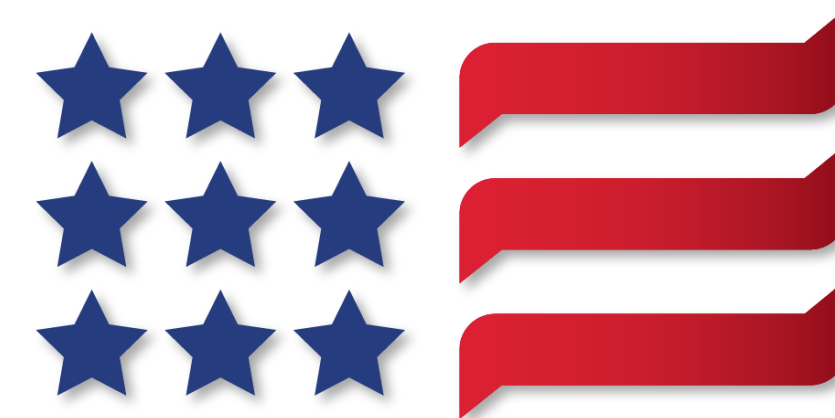
We see digital assets as a powerful extension of the freedoms Americans value most, empowering citizens to protect their privacy, strengthen their financial independence, and reduce reliance on institutions that too often have placed their own interests ahead of those they serve.

Crypto Dashboard Demo

In this demo, our Chief Innovation Officer, Michael Staw, and President and CEO, Mike Ring, share an exciting update on our plans to offer customers the ability to manage your crypto and stablecoins, a self-custodial wallet, and your traditional bank accounts within a single dashboard.



Click the [video](#) to explore the Old Glory Bank digital asset platform.



Business Banking

Business Accounts

Online convenience. Freedom from cancel-culture.

Liberty Small Business Checking

Built with small businesses in mind, we help business owners take a break from big fees and high minimums, letting the business grow at their pace.

- ✓ Low \$5 monthly fee, waived with a \$500 minimum average daily balance.
- ✓ No fee for the first 10 checks processed; only \$.50 per check after 10.
- ✓ \$1 per ACH transaction; unlimited ACHs (single file only) for \$25 per month.
- ✓ \$25 overdraft limit. \$30 Overdraft Fee for a maximum of 5 items per day. No fee for items under \$10.

Liberty Business Checking

A growth-focused account for any growing business.

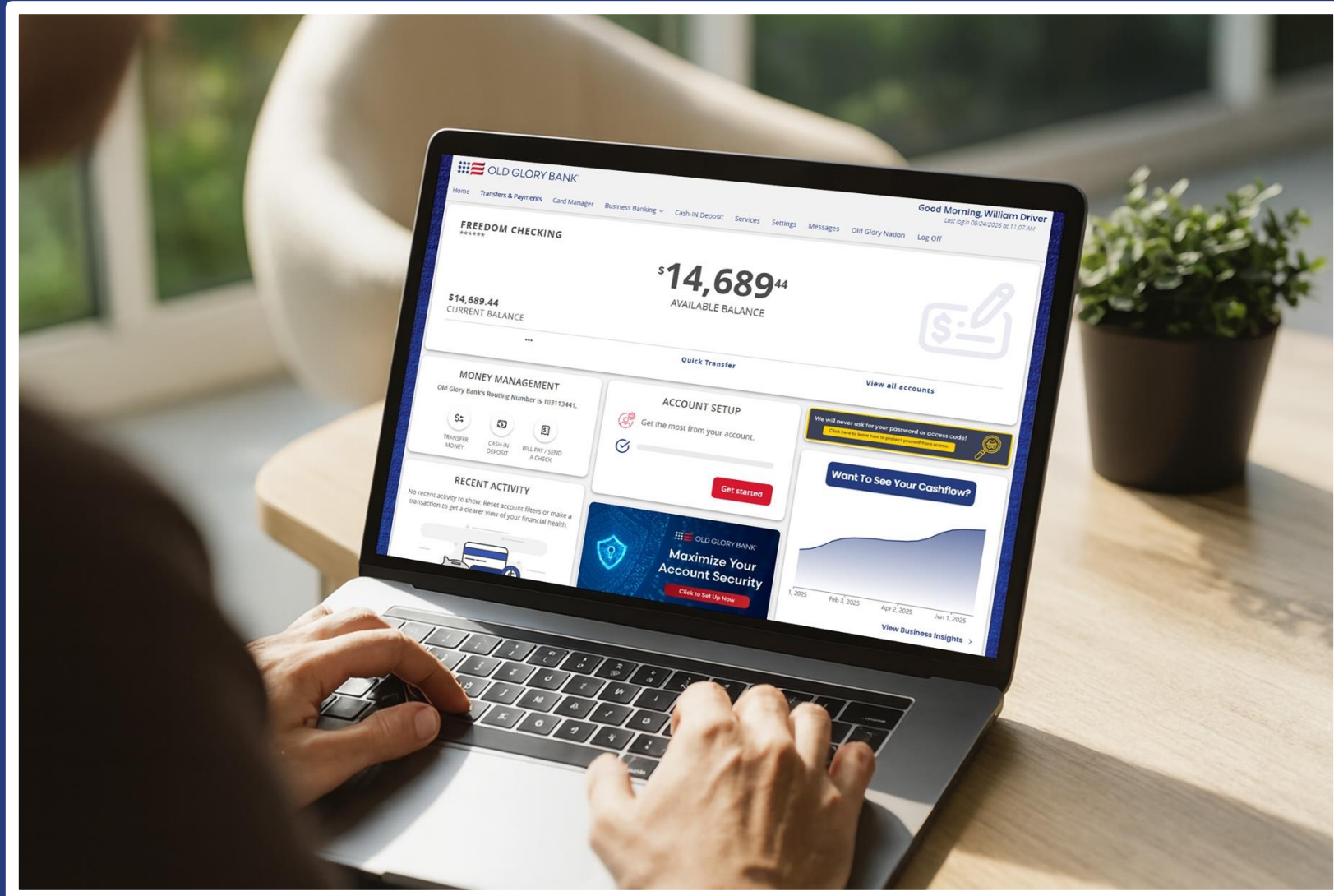
- ✓ Low \$10 monthly fee, waived with a \$2,500 minimum average daily balance.
- ✓ No fee for the first 50 checks processed; only \$.50 per check after 50.
- ✓ Unlimited ACHs (single and batch files) for \$20 per month.
- ✓ \$250 overdraft limit. \$30 Overdraft Fee for a maximum of 5 items per day. No fee for items under \$10.

Liberty Premium Business Checking

Businesses can earn interest with a full-featured account.

- ✓ Balance earns interest.
- ✓ Low \$20 monthly fee, waived with a \$10,000 minimum average daily balance.
- ✓ No fee for the first 250 checks processed; only \$.50 per check after 250.
- ✓ Unlimited ACHs (single and batch files) for \$15 per month.
- ✓ \$500 overdraft limit. \$30 Overdraft Fee for a maximum of 5 items per day. No fee for items under \$10.

Consolidated Dashboard



Business Customers can customize their dashboard to easily:

- ✓ View specific accounts, including personal accounts
- ✓ Monitor transactions and balances
- ✓ Pay bills and transfer between accounts
- ✓ Manage user access and permissions in real time, with dual control security
- ✓ Set account alerts for increased visibility into account activity .

Integration with QuickBooks and other popular accounting platforms is available to streamline finance management.

For check-receiving companies, Remote Deposit Capture is available. Old Glory Bank can provide check scanners for businesses with high check volume

International Payments

Payments in over 145 currencies and 200+ countries, fully integrated into the Old Glory Bank online dashboard.

Cost control without compromise of efficiency

- Competitive, real-time exchange rates
- Reduced fees for cross-border transactions compared to traditional methods
- Transactions meet all local and international compliance regulations

Real-time insights

- Payment tracking
- Account reconciliation and detailed reporting
- Robust fraud prevention and data protection safeguard every transaction

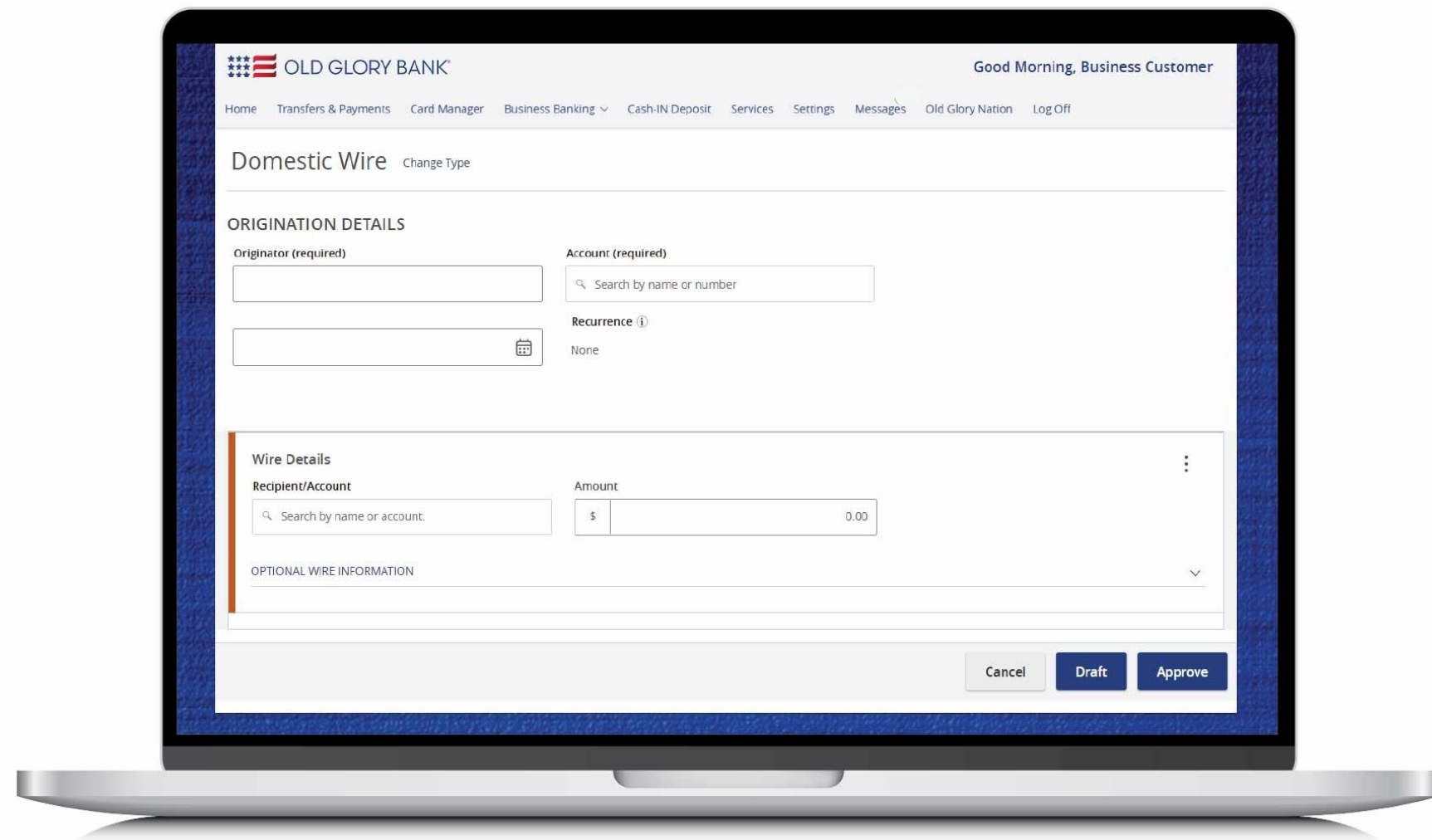
Local time or international time

- Available 24/7 to process payments anytime, anywhere
- Automated workflows improve speed and efficiency



Business Funds Movement

Our Business Services tools make online banking easier than visiting a branch—with technology that surpasses the megabanks and the personal service of a community bank.



Old Glory Bank's business customers can pay invoices, process payroll, and collect payments through secure ACH and wire services directly from their banking dashboard.

Flexible ACH pricing and same-day options support businesses of all sizes, while our Wire Dashboard makes fast, secure transfers convenient.

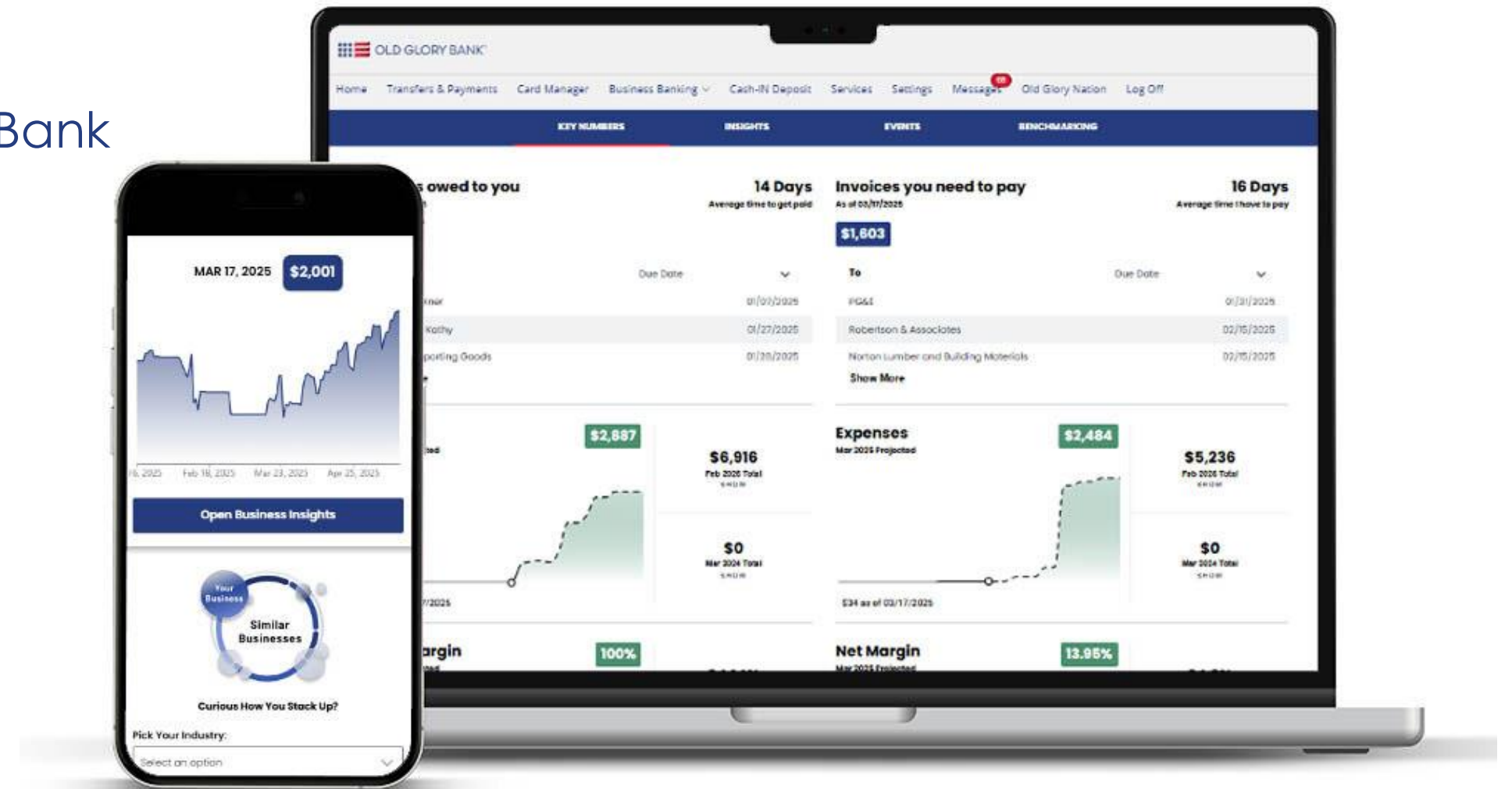
Business Insights

A “Pocket CFO” with insight to key information.

Business owners don't always have time to sort through all the numbers. Business Insights simplifies the data for better tracking and decisions, saving time and offering boosted confidence in a company's financial information.

Available at no additional cost within the Old Glory Bank app and easily integrated with popular accounting software, customers can access:

- ✓ Upcoming payments
- ✓ Overdue receivables
- ✓ Working capital management
- ✓ Cash flow forecasting
- ✓ Industry benchmarks



Fraud Protection for Businesses

In keeping with our dedication to Privacy, Security, and Liberty all the way to the transaction level, we offer enhanced fraud protection options with our business accounts.



With **Positive Pay**, we compare incoming transactions against a list of authorized recipients and amounts, flagging any activity outside of the parameters for the customer to review. This allows business customers to proactively approve transactions as they are presented for payment, protecting the business from fraudulent transactions before they can happen.

Automated verifications and real-time alerts of any discrepancies save time and reduce the risk of potential human error.

Custom Alerts allow business customers to monitor account activity in real-time, including balances and transactions, login attempts and failures, and debit card usage.

Business Cash Solutions: Brinks

Making it easy for cash-heavy businesses to bank online.



Provides businesses with a secure, streamlined way to manage physical cash on-location.



Improves employee safety by reducing the amount of cash physically transported.



Helps reduce theft and cash shrinkage through secure cash-handling technology and processes.



Provides greater visibility into cash, allowing businesses to track deposits and cash activity through Brink's 24SEVEN customer portal.



Provides change delivery directly to businesses, helping them maintain the cash they need for daily operations.

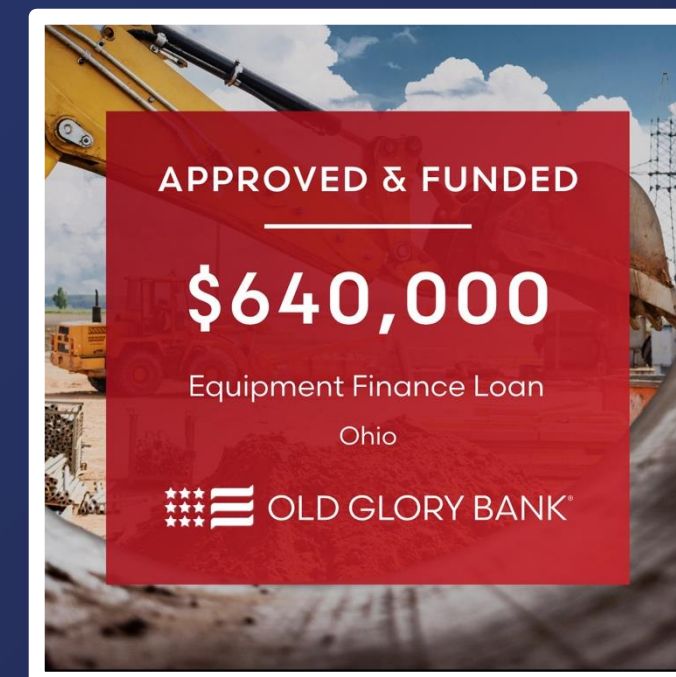


Business Lending

Old Glory Bank's Commercial Lending is fueled by our strong business banking relationships.

Averaging around 30 inbound inquiries per month, most of which come from our existing customer base, our lending program helps to further strengthen our business banking community and their sense of partnership with Old Glory Bank.

We offer conventional and SBA lending, prioritizing loans between \$400,000 and \$3 million.





Consumer Banking

Consumer Accounts

Old Glory Bank's personal accounts support financial liberty.

Freedom Checking

A straightforward account that helps you keep track of your finances without burying you in fees.

- ✓ No monthly maintenance fee.
- ✓ No minimum balance.
- ✓ One free debit card for each account holder.
- ✓ Free bill pay and mobile check deposit.
- ✓ Fee-free ATM withdrawals at approximately 40,000 ATM locations.
- ✓ Overdraft Security and Overdraft Protection.

Freedom Savings

Whether you are saving for a rainy day, a sunny day, or any kind of day, make our Freedom Savings Account part of your savings plan.

- ✓ Balance earns interest.
- ✓ Free transfers between your OGB accounts.
- ✓ Cash deposits at over 88,000 retail locations nationwide.
- ✓ No monthly maintenance fee.
- ✓ No minimum balance.
- ✓ Note: Debit Cards and Mobile Check Deposit are not available with Savings accounts.

Premium Checking

Our premium checking account that pays interest on your balance each month.

- ✓ \$19 monthly fee - waived with a total relationship balance of \$10,000 across all OGB deposit accounts, or \$5,000 in cumulative direct deposits per statement cycle.
- ✓ All the great features of our Freedom Checking account, plus:
- ✓ Balance earns interest.
- ✓ Fee-free ATM withdrawals at approximately 40,000 ATM locations, plus 4 out-of-network fees waived each statement cycle.

Early Pay_____...

With Old Glory Bank, qualified Direct Deposits may be credited to a customer's account up to 2-3 days early.



We support our customers by making qualified recurring ACH deposits available when they are received from the issuing FI, even ahead of the payment date.

Payroll, social security benefits, annuities, and other recurring direct deposits – early access is a benefit that strengthens the customer relationship and their cash flow.

Certificates of Deposit

Our customers can grow their funds with freedom and security through Old Glory Bank's Prosperity 12-Month CD. With a competitive, fixed interest rate for the entire term, our customers can count on knowing the interest they will earn over the coming year, providing confidence and predictability in their savings.

- ✓ Deposits are FDIC-insured, in combination with the account holder's other deposits at Old Glory Bank.
- ✓ CDs are available exclusively to Old Glory Bank customers with a Personal or Business account.
- ✓ The minimum deposit required to open the account is \$2,500.
- ✓ The maximum CD amount is \$500,000.

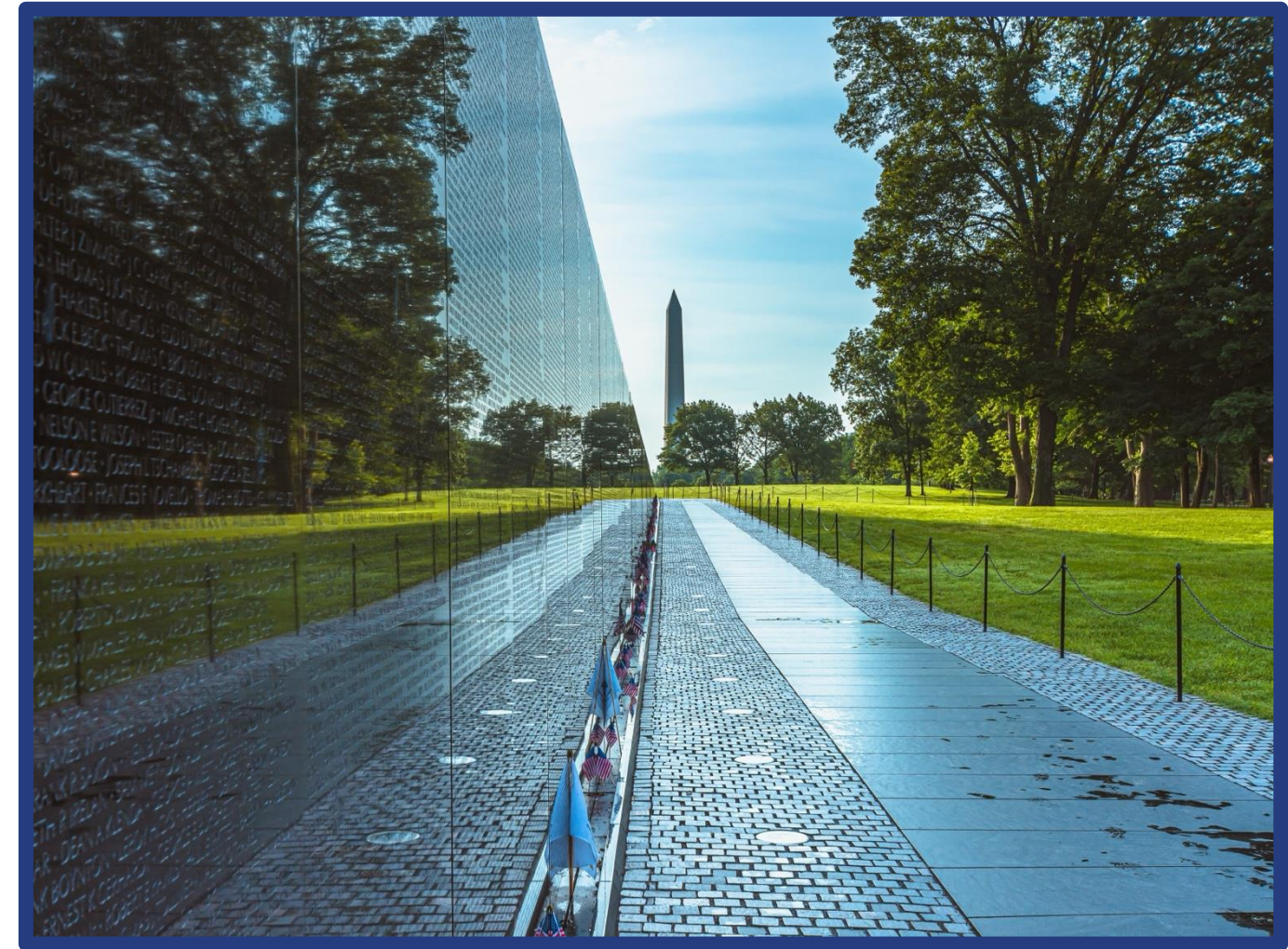


Veteran's Premium Checking

Helping Our Heroes

Old Glory Bank is committed to supporting the men and women who have defended our freedoms.

As an expression of our thanks for their service, Old Glory Bank offers veterans our Premium Checking account with no monthly fees (a savings of \$19 per month).



Credit Cards

Old Glory Bank offers multiple credit card options through a partnership with Elan Financial Services.

Credit Cards are available for consumer and businesses, with or without an Old Glory Bank account.



Home Loans

Helping American dreams come true.

- Our team offers customers a single point of contact from application to closing. Customers can reach their dedicated Home Loan expert directly, boosting trust and reducing stress through the mortgage process.
- Our closing timelines are below the national average. Customers can trust that we won't be the source of unnecessary delays on their loan.
- Nearly 100% of our Home Loans begin through our internal marketing list and customer base – our established relationships generate new leads monthly.

Conventional

FHA

VA

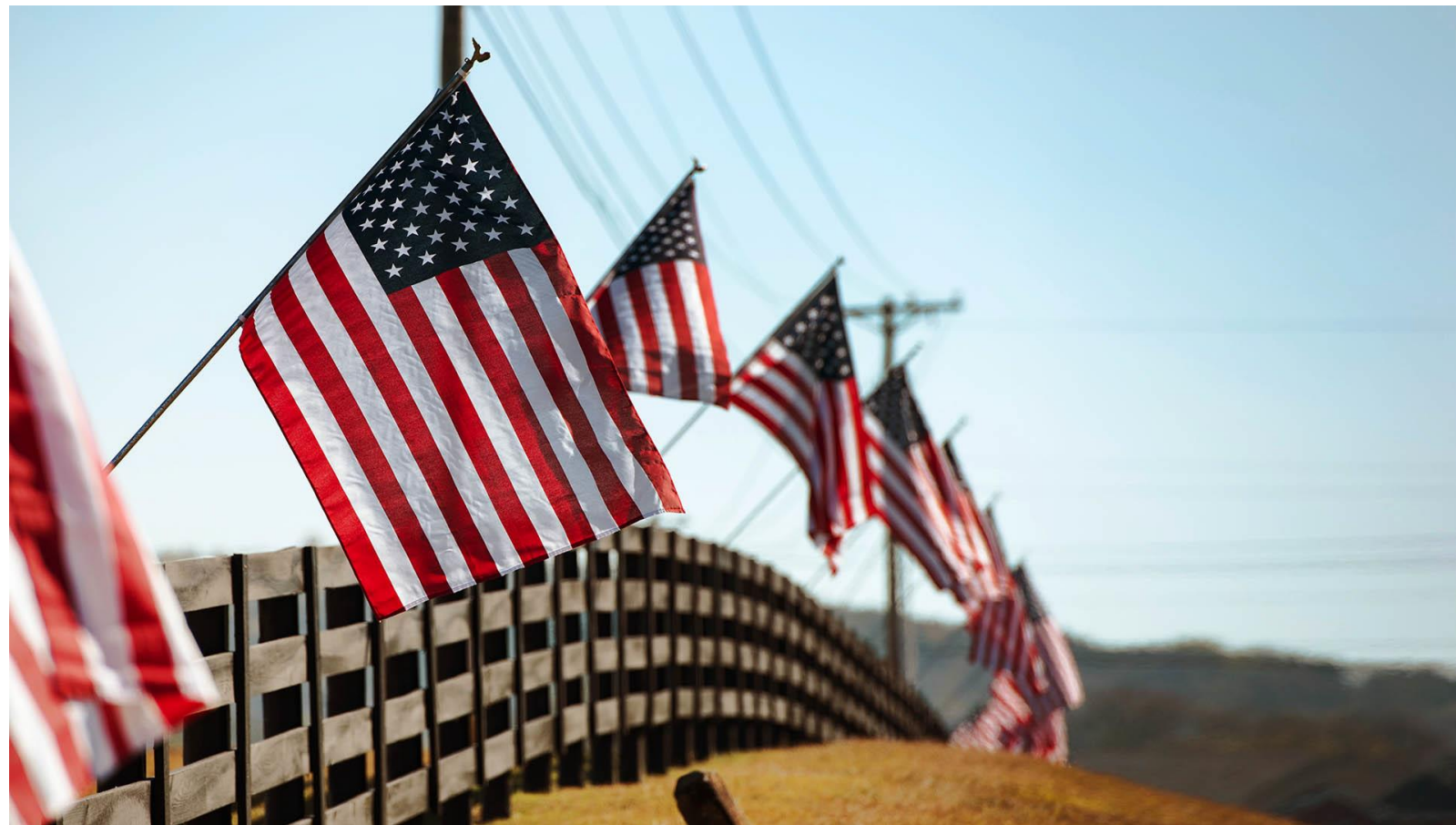
ReFi

HELOC





Marketing



We Had a Startup Budget and a National Ambition.

Most fintechs and challenger banks rely on:

- Massive digital ad budgets
- Incentives and bonuses for account opening
- Venture-funded customer acquisition

How do you build a national brand when you can't outspend bigger banks?

⋮ We didn't buy attention. We earned it.

Most companies treat PR as
reputation management.

**We treated PR as Top-of-Funnel
Lead Generation.**

Co-Founder Media
Appearances



Podcasts/Radio



Website With
Reservation Form



Email Marketing



Leads become
Customers

... — The Story was the Strategy

Through our Co-Founders, we leveraged media appearances to engage and educate patriots about our mission. In four months, before opening our first digital account, over 75,000 Americans joined our reservation list.

John Rich



Dr. Ben Carson



Larry Elder



Mary Fallin-Christensen



Our Customers Become Our Marketers

“

"Customer Service was extremely patient and kind... You guys have superior service over anyone. I'm telling all my friends about you. It's so nice to get an American on the phone line."

— C. W.

OGB Business Banking Customer

OLD GLORY BANK®

- ✖ No one calls up a friend about 4.25% APY.
- ✖ Account opening bonuses and referral fees stack up.
- ✖ Paid ads work temporarily. Growth stops when spending stops.
- ★ Patriots are eager to talk about a mission they identify with.
- ★ Customers are excited to share a stellar service experience.
- ★ Organic community growth is like compounding interest.

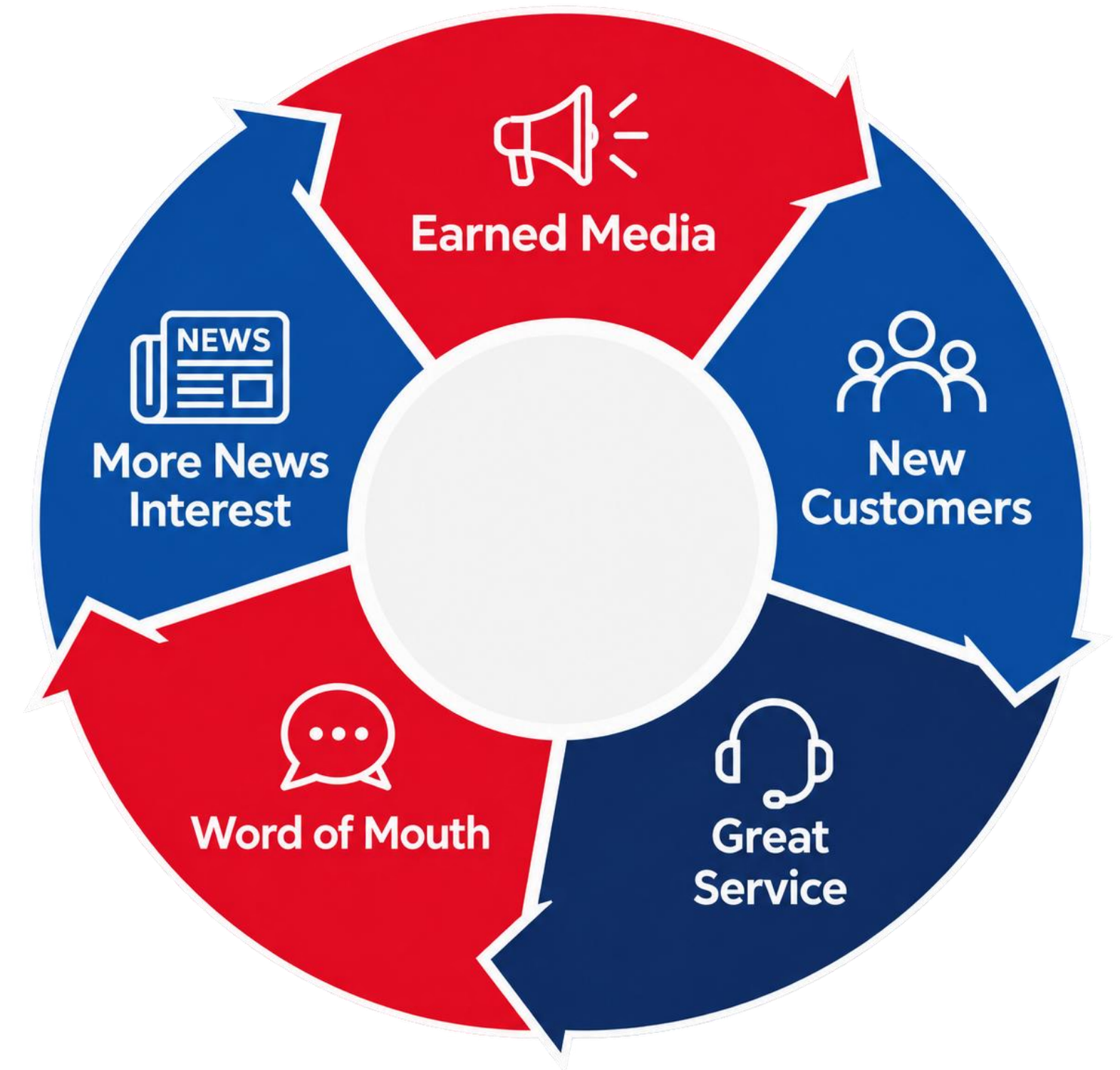
Attention is expensive. Trust is priceless.

Trust Matters

We built Old Glory Nation on a foundation of trust.

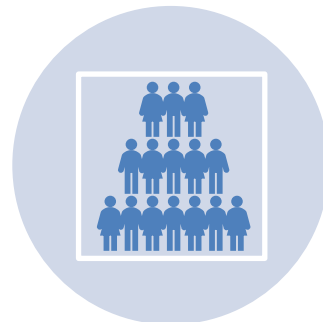
- Trusted voices:
 - Our Co-Founders
 - CEO Mike Ring
 - Erick Erickson
 - Real America's Voice
 - Fox News
- Trusted Customer Service
- Trusted Values

A trusting, loyal audience outperforms a purchased one every time.



Keeping the Mission In-House

Once we got underway, we tried adding to our growth by hiring “the experts” – we quickly learned that traditional marketing couldn’t replicate the authenticity and passion our in-house team was able to convey. It wasn’t even close.



We Tried Outsourcing.

We contracted with external marketing teams to supplement our capabilities, but the results consistently fell short.



You Can't Outsource

Belief. OGB's mission, values, and audience require more than marketing expertise—they require a deep passion about **why we exist.**



The Cost Wasn't Worth the Return.

Outside teams cost us more, moved slower, and produced lower quality and lesser results.



Small Team. Big Impact.

Our team of 3.5 FTEs moves faster, understands the mission, and creates more meaningful results because **we live the brand every day.**

Marketing Efficiency

Strategic Partners

Not just paid spokespeople, but loyal partners with shared values.

Erickson. RAV. AMAC. NRA.

Email Marketing

200,000+ Contacts with email metrics that beat the benchmarks.

Social Media

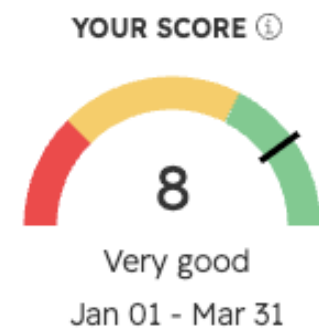
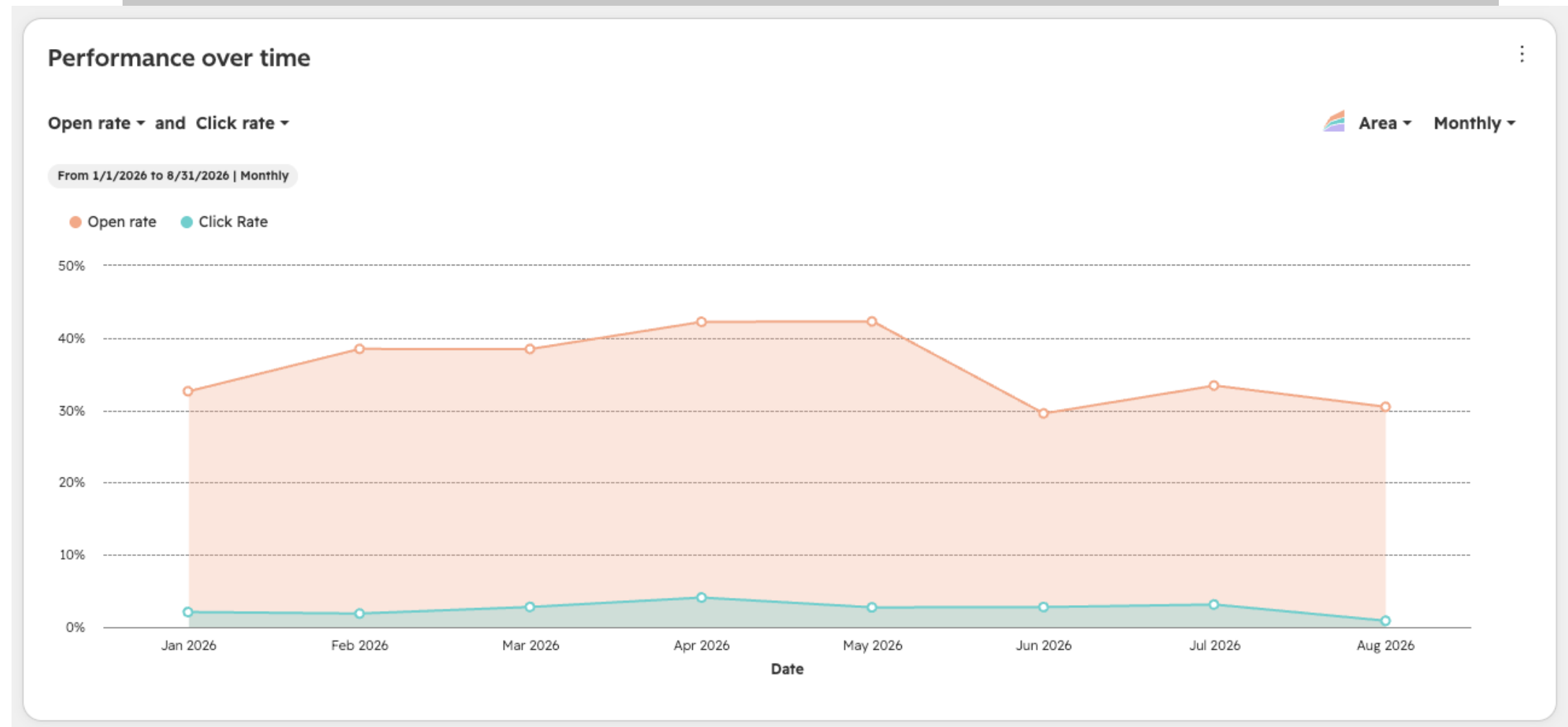
An engaged audience and optimized organic reach, enhanced by select paid posts.

Community

Old Glory Nation – Our Customer, Owners, and Employees. Our shared mission and identity scale the conversation.

Email Marketing

- 200,000+ contacts
- Above-benchmark open rates proving a loyal audience.
- Campaigns focus on conversion, adoption, engagement, and retention



OPENS ⓘ

35.5%

Excellent

Benchmark: 20.5%

CLICK-THROUGHS ⓘ

6.1%

Okay

Benchmark: 7%

HARD BOUNCES ⓘ

0.1%

Excellent

Benchmark: 0.25%

UNSUBSCRIBES ⓘ

0.44%

Okay

Benchmark: 0.4%

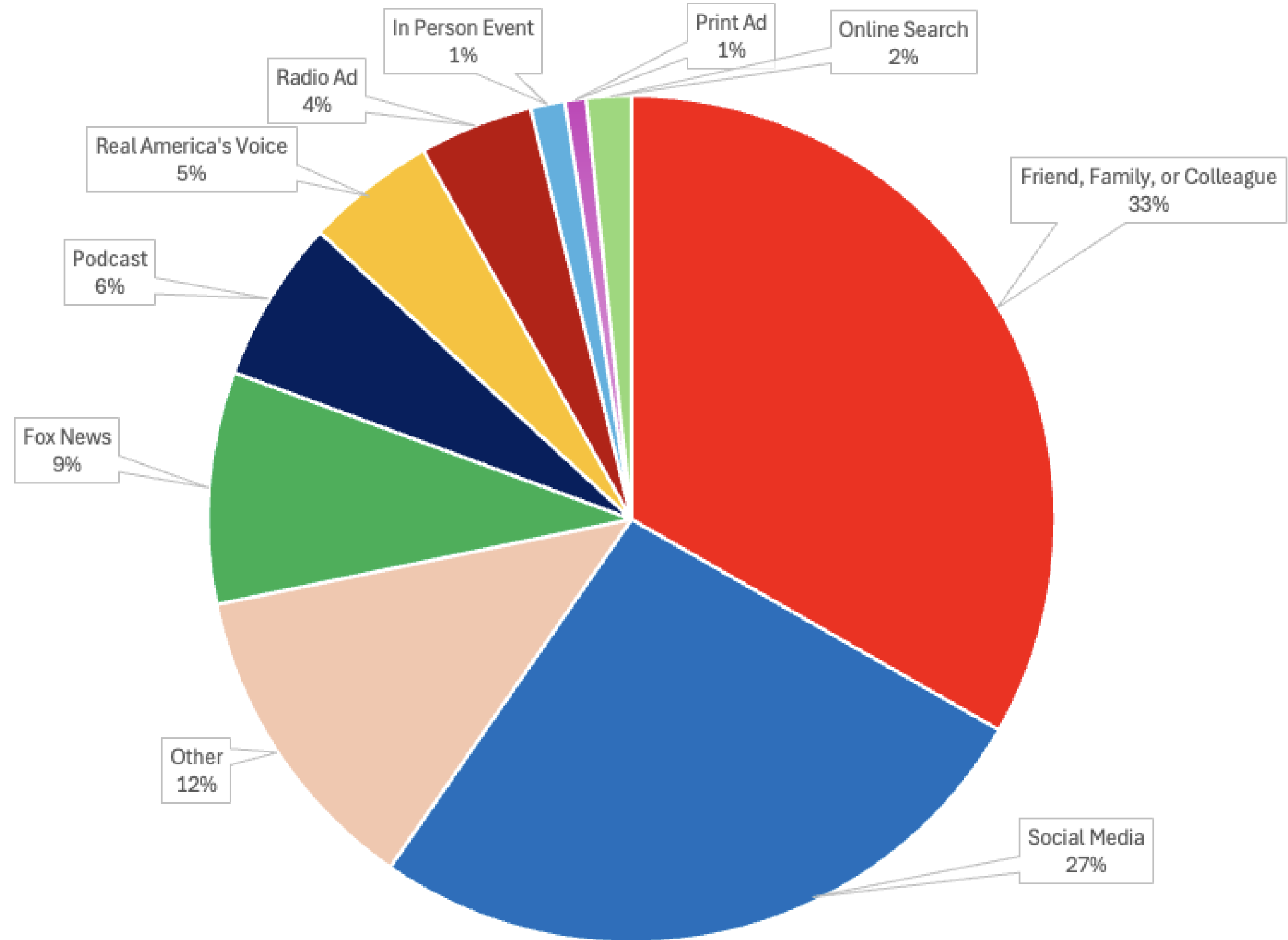
Email metrics and benchmarks provided by HubSpot

Customer Sources

Accounts opened YTD

Word-of-Mouth Marketing remains our primary source of new accounts, comprising 33% of our customers, driven by our Pro-America values and exceptional customer service.

Our Social Media community provides our second largest source of customers, largely through organic posts and relational engagement.



Social Media

Building a National Audience

Turning Attention Into Acquisition

OGB's customer data shows social media accounted for **more than one quarter of customer acquisition sources**, alongside referrals, earned media, online search, and paid advertising.

OGB Social Media in 2026 (YTD):

- 2 million impressions
- 65,000 engagements (likes, clicks, shares)
- Engagement rate over 4% (national average: 0.5%)



13k followers



29k followers



16k followers



6k followers



4k followers



2k followers

Newsjacking.

The news doesn't only happen during banking hours. Old Glory Bank's 24/7 Social Media Team capitalizes on news events as they happen in real-time.

- Conversational engagement to capture current trends and interest
- Responsiveness to our audience from actual OGB teammates to build loyalty and trust
- Our customers frequently join in the conversations to sing our praises



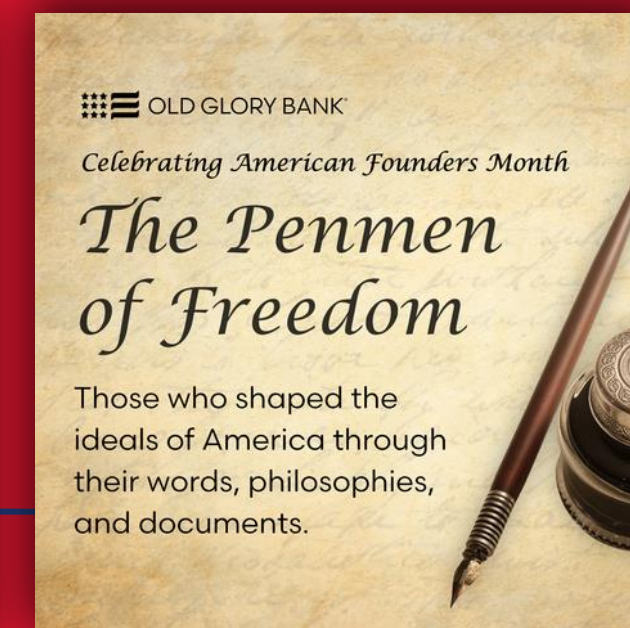
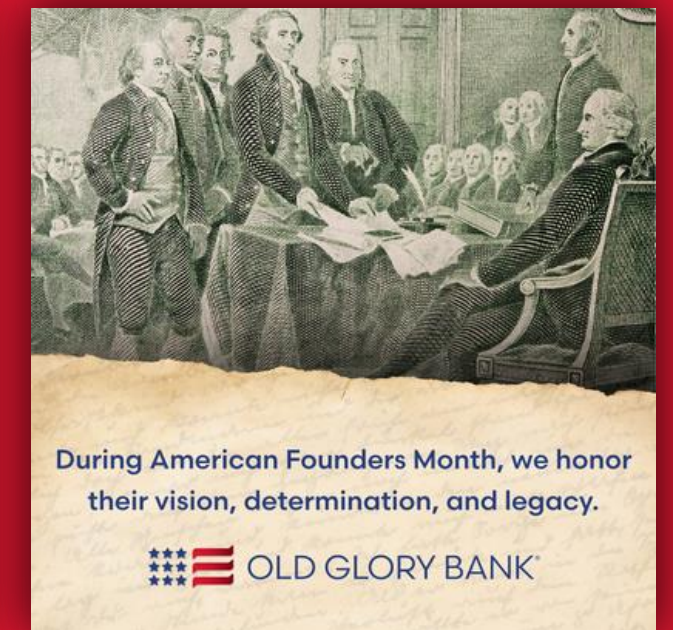
Old Glory Nation®

More than marketing.
Community building.

Old Glory Nation refers to our Customers,
Co-Founders, Employees, and Owners.

Shared values.
Shared purpose.
Shared mission.

Privacy, Security, Liberty.



Google Ads

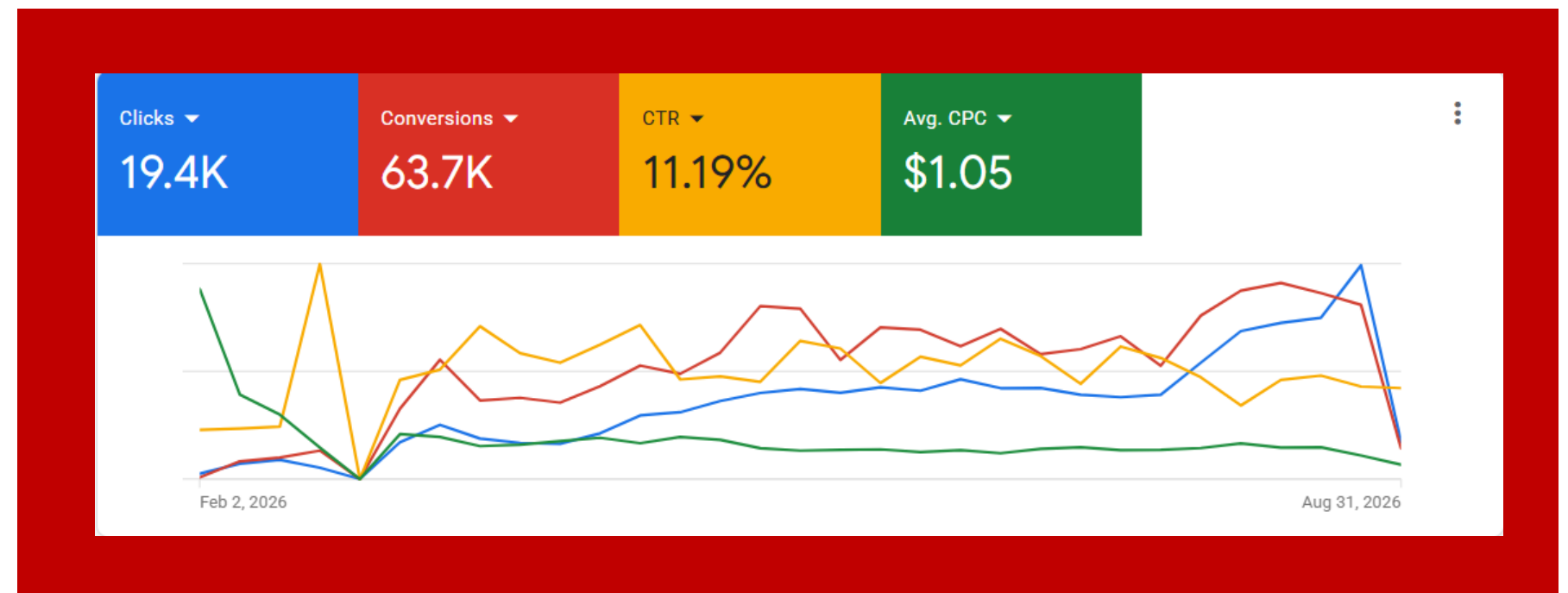
Our Brand campaign ran February through August 2026, outperforming the average Google Ads campaign.

Dialed-in keywords, descriptions, and imagery was the key to strong, fast results.

Old Glory Bank's click through rate (CTR): 11+%

Average Google Ad CTR: 3.17%

Financial and Insurance Average: 2-3.5%



Our Future Plans

Scaling what we've built.

- **TikTok**

- Short-form educational content, with an entertainment spin
- Novel algorithmic reach and viral marketing with a younger demographic of future customers
- Customer stories, employee spotlights, and behind-the-scenes content
- Making financial liberty feel relatable and achievable through Old Glory Bank

- **Influencer and Strategic Partnerships**

- Leveraging new audiences through trusted, aligned voices and organizations in finance, entrepreneurship, military, law enforcement, 2A, medical freedom, homeschool, and small business communities.
- Focus on authentic storytelling and experiential testimony rather than traditional endorsements.

46% of Gen Z uses Social Media over Search Engines for online research.

TikTok organic content is cited as the largest driver of new brand discovery among young consumers.

Gen Z increasingly views TikTok as:

- A recommendation engine
- A search engine
- A discovery platform
- A commerce platform



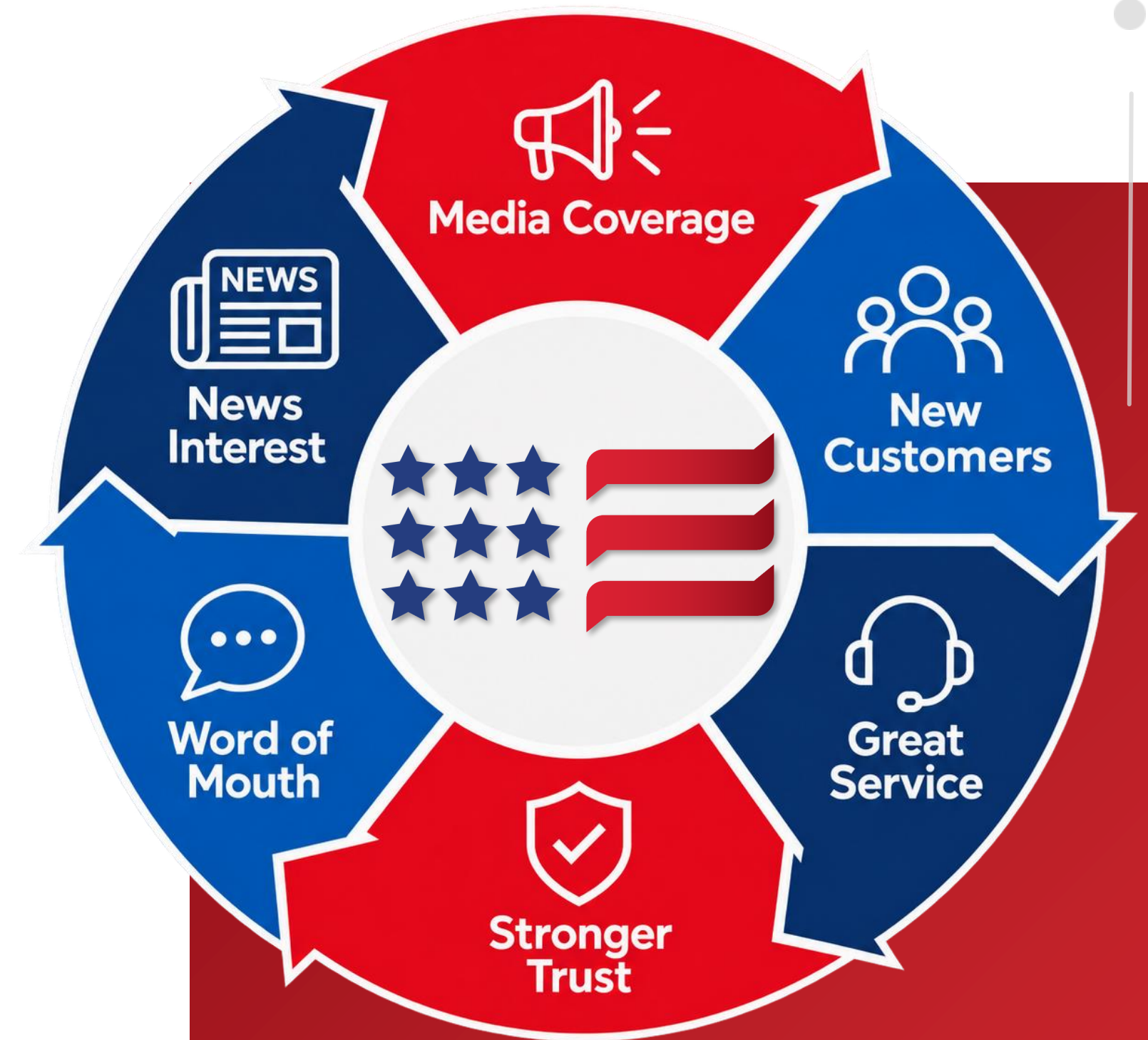
Today, Trust is our Strategy.

We've built the brand.
We've built the trust.

The wheel keeps turning, as long as we keep that trust alive with exceptional service, faithful stewardship, and reliable products.

No billboard, no commercial, no referral bonus can buy it.

Only like-minded Americans can fuel it.





Customer Service

... — Fellow Patriots on US Soil

Our call center is located in the great state of Oklahoma, providing personal service from 8 a.m. to 8 p.m. Central, Monday through Saturday.

Dedicated agents support personal and business accounts through inbound and outbound calls, emails, and chat (business).

Relational service is a cornerstone of our brand.



Our Ambassador Team

White-Glove Service makes an exceptional experience.



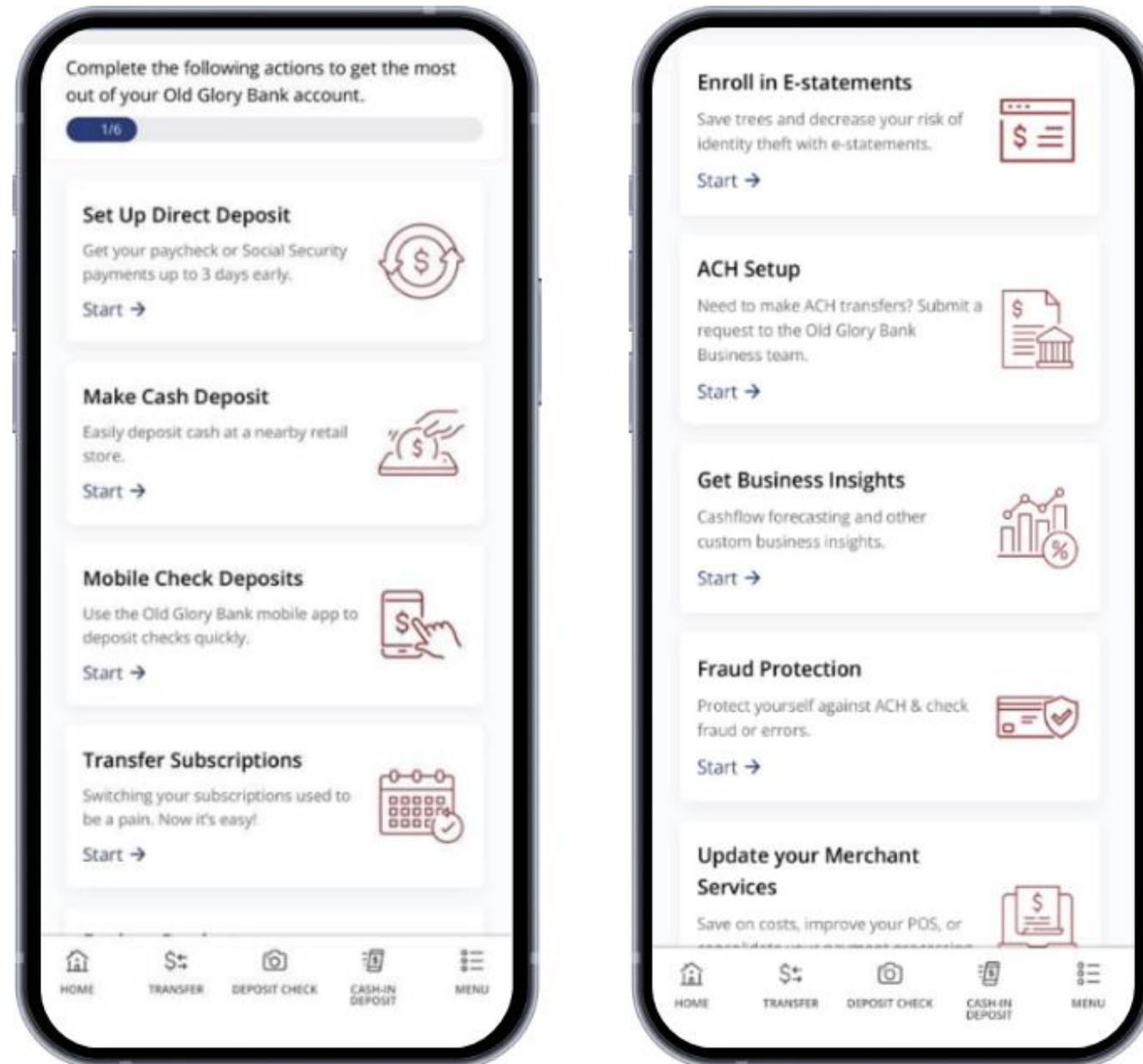
Old Glory Bank's Ambassador Team handles VIPs, escalations, and any customer service issue that needs an additional level of attention.

Our Ambassadors also provide support to other teams, including Business Banking, Investor Relations, Social Media Responses, and Fraud & Risk.

"Thank you for making a huge DIFFERENCE in banking, we truly appreciate such great professionalism and loyalty to us, your customer! God Bless!" - Zenaida

Account Onboarding

Self-service resources for new customers.

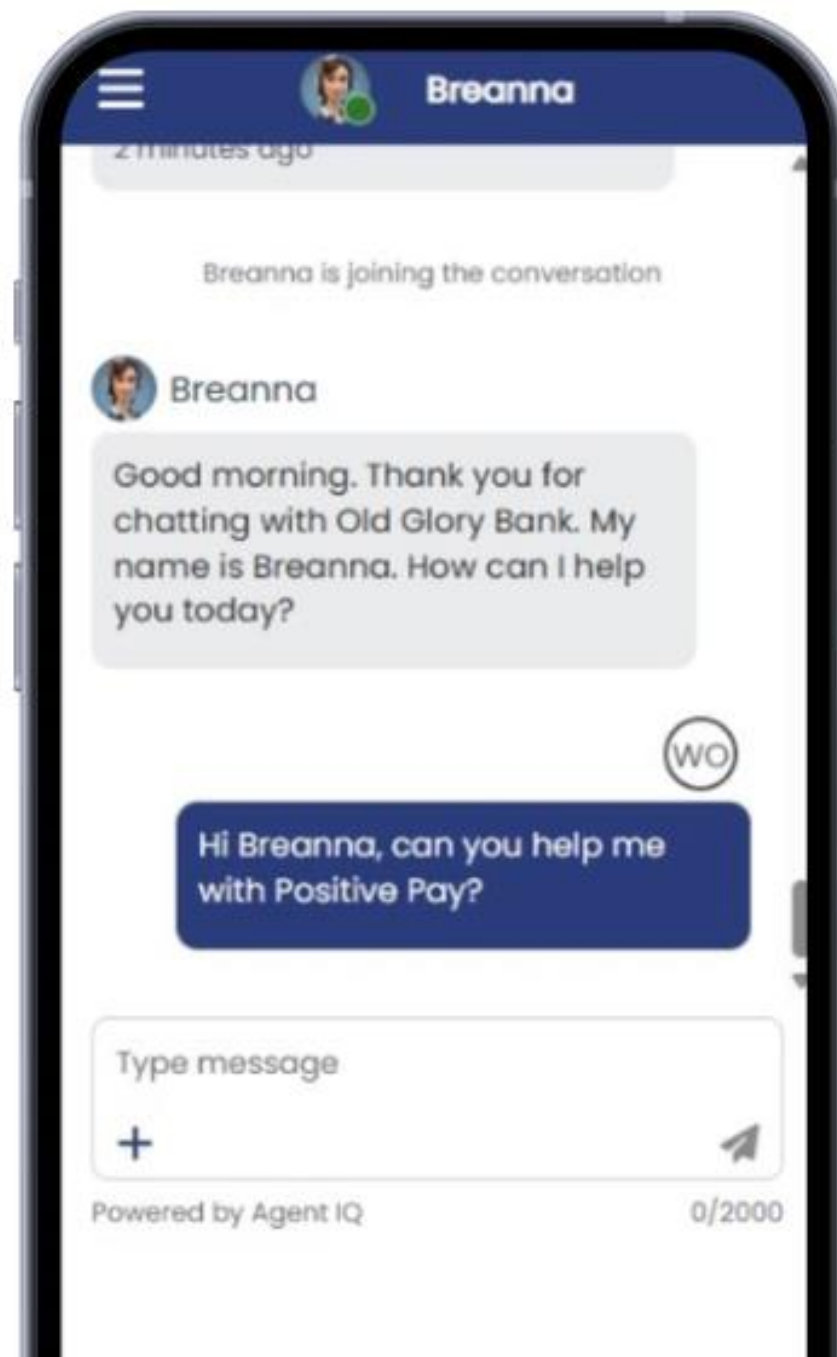


Old Glory Bank makes it easy for customers get started with their online account.

- Customized in-app walkthrough to highlight the most-used features
- Detailed online Knowledge Base of FAQs
- Email drip to encourage account feature adoption and introduce additional products
- Ongoing email marketing to continue boosting engagement and new feature adoption throughout the customer lifecycle

Customer Service Chat

Chat live online with a member of our team.



Currently offering white-glove service and escalations for our business banking customers.



Not an AI bot. Customers converse live through chat with a member of OGB's business banking team.

Chat for consumer accounts will be available in the future.



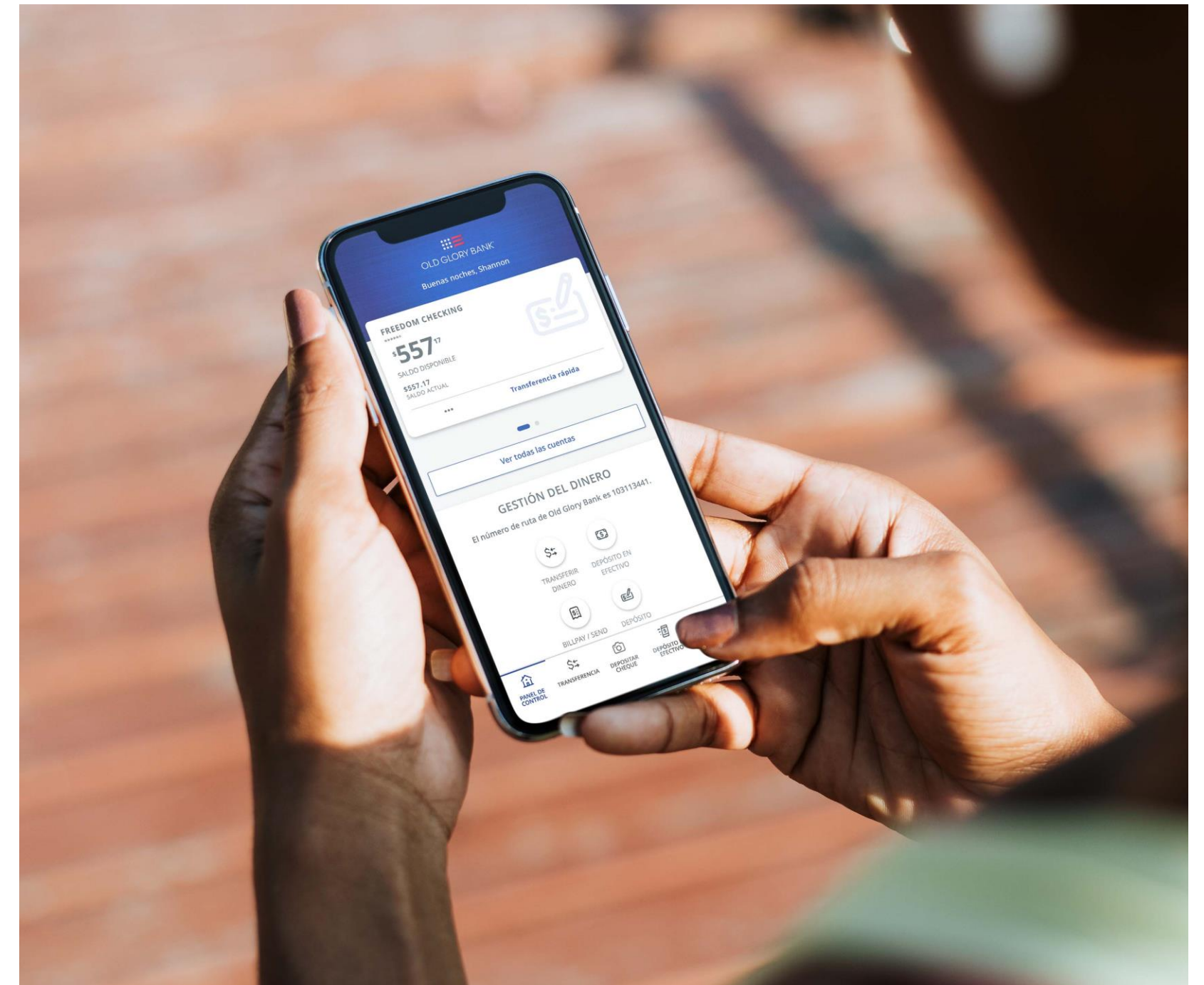
Addressable Markets



Spanish Theme in App

For Spanish-speakers, our app provides an optional theme change with just two clicks.

Additional theming may be created for strategic partners and initiatives.



The Premier 2A Bank



Law-abiding individuals and companies have found that their Second Amendment rights have become a primary basis for debanking. Sporting Goods retailers, hunters and firearms enthusiasts, and even Youth Shooting Sports leagues have been subject to banking discrimination.

Our commitment to privacy is a critical need for these customers.

Old Glory Bank is proud of our relationships with these important players in the 2A space. Supporting the Second Amendment means supporting the companies and organizations that are fighting for all of us.

Our dedicated team of Business Bankers are experts in dealing with the challenges that face the 2A industry and are proud to work with business owners and entrepreneurs in this space.



NRA Business Alliance
The Business of Freedom.



CHANGING THE FUTURE OF
YOUTH SHOOTING SPORTS

AMMO²

Churches and Tithing

Banking solutions that empower churches to operate, give, and grow without compromising their mission.

- Nationwide Business Banking & Lending to support churches, ministries, and faith-based organizations.
- Merchant Processing solutions for donations, events, merchandise, and other church activities.
- Tools to deposit and manage cash contributions through our cash deposit network and Brinks Cash Solutions.
- Values-Driven Banking, committed to serving faith-based organizations without compromising traditional values as culture shifts.

Old Glory Pay

With Old Glory Pay, churches can collect contributions and tithes from their congregations without steep merchant processing fees eating into their financials. Old Glory Pay's fees may be as low as 1-2%, compared to up to 3.5% for some card processing.



Marketing Segment Opportunities



Farmers

OGB can make banking easier for farmers who rely on seasonal workers by providing a straightforward way to set up accounts and facilitate payroll payments. Our goal is to simplify the financial side of hiring seasonal workers so farmers can focus on running their operations.



MAHA

Make America Healthy Again

Legal health and wellness practices, including those offering peptides and supplements, are one of the latest targets of debanking. OGB believes that personal health and medical freedom are liberties that deserve protection.



Churches & Missions

Faith-based organizations have felt the pressure of banking discrimination. OGB provides banking services and tools that churches and missions can trust to preserve their freedom to serve as they are called, and to protect the privacy of their supporters and parishioners.

These are just a selection of the addressable markets that face concerns of banking insecurity.

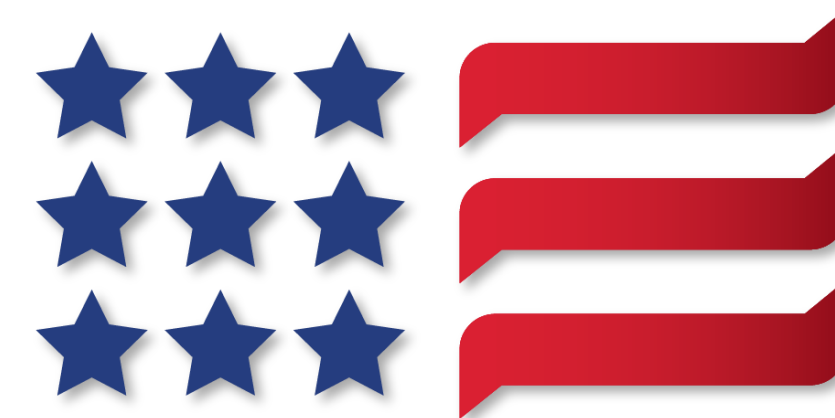
Affinity Programs



In partnering with groups like AMAC, Citizen2A, and others, Old Glory Bank has been pleased to offer an affinity, or white-label experience.

From communications, to account opening, to the desktop and mobile app, we can provide customers with the full Old Glory Bank experience, packaged within a partner's brand.





The OGB Team

Our Teams

Old Glory Bank was built by a lean team of dedicated “player-coaches” who wore multiple hats while recruiting some of the best and brightest talent in digital banking.

Today, that entrepreneurial foundation has evolved into a scalable organizational structure with defined departmental leadership, specialized roles, clear accountability, and the operational depth needed to support the Bank’s next stage of growth.



Our Guiding Principles

Old Glory Bank's teammates are truly passionate about our mission. We follow these principles in our dedication to the citizens we serve. Every Team Member has a copy of these principles on their desk.

We stand with you.

It's more than a tagline.

We stand with citizens who love our country and our Constitution.

We stand with our fellow employees who are on this mission together.

We stand with every American who believes in truth, honor, compassion, community, and integrity.

Our Guiding Principles

G We are **GENUINE** in our dedication to our mission and our customers.

L We **LISTEN** carefully, so we don't simply hear, but we fully understand.

O We take **OWNERSHIP** in our role and in the success of our company.

R We are **RESOURCEFUL** in finding solutions to challenges and opportunities for innovation.

Y We stand with **YOU!**

Member FDIC

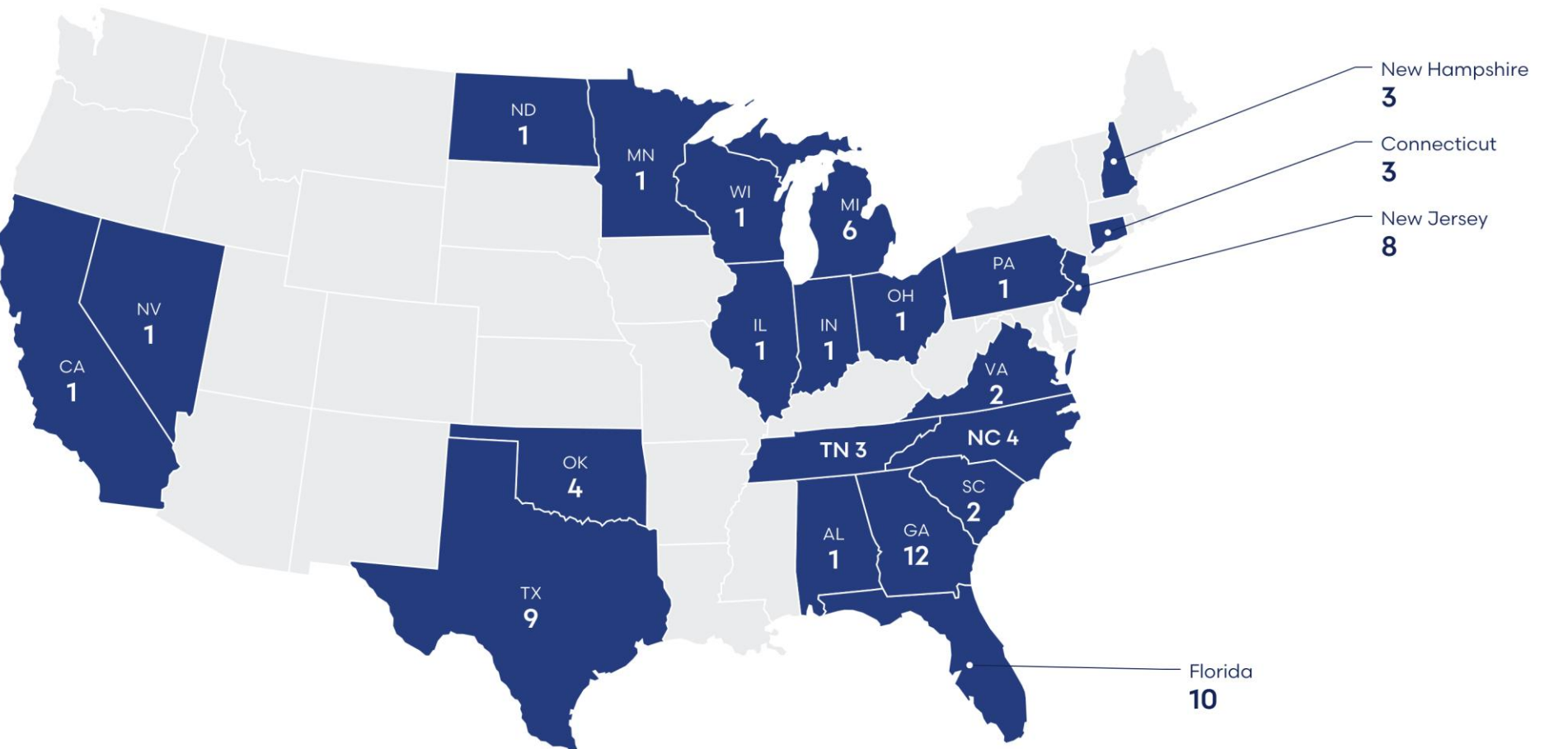
OLD GLORY BANK

OGB Employee Map

As a digital-first bank serving all fifty states, Old Glory Bank brings together a dedicated team spanning twenty-two states, united by one mission. From sea to shining sea, Guam and Puerto Rico, and wherever our military members are deployed. Our locations are as diverse as those we proudly serve.

OUR TEAM ACROSS AMERICA

76 full-time employees across 22 states



OLD GLORY BANK

Full-time employee count by state

Learn More

Get to know Old Glory Bank through these links.



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