

## **FINCH DISCLOSURES**

This website is operated by Trio Financial Technologies Inc., doing business as Finch. Advisory services are provided by Trio Advisors, Inc., doing business as Trio App Advisors, Inc. an SEC-registered investment adviser.

### **WAITLIST CONTEST DISCLOSURES**

This waitlist and waitlist contests are open to legal residents of the United States of America aged 18 and over.

Signups that are incomplete or do not adhere to the rules of the waitlist or waitlist contest may be disqualified at the sole discretion of Finch.

You may enter only once and any attempt to enter more than once by using multiple email addresses in an attempt to circumvent the rules shall disqualify you from Waitlist eligibility. Any such determination shall be made at the sole discretion of Finch.

There is no need for purchase or payment of any kind to join our waitlist.

Customers that join our waitlist will receive \$10 deposited into their Finch account once they are approved for a Finch account and successfully onboard and activate their rewards card.

Customers that join our waitlist will receive one entry into our draw to win \$25,000. Customers will receive one additional entry for each friend they refer that joins our waitlist. The more entries you have, the more your chance of winning. The winner of the \$25,000 contest will be drawn on 30 June 2023, or once our waitlist reaches 100,000 people.

The \$25,000 will be deposited into the winner's Finch account once they are approved for a Finch account and successfully onboard and activate their rewards card.

For every three friends the customer refers that join our waitlist, the customer will receive \$5 deposited into their Finch account once they are approved for a Finch account and successfully onboard and activate their rewards card.

Failure to meet any of the above steps including failure to be approved for or open a Finch account will make an individual ineligible to receive a prize. All prizes will be distributed directly into the users Finch account. The contest prize shall be provided "as is" without any warranty of any kind, either express or implied.

Please note, due to state based regulations, residents of FL, NY, and RI are not eligible for the \$25,000 contest.

Finch reserves the right to cancel or terminate the contests, or adjust the contests terms and conditions at any time without prior notice and without cause.

Finch shall have no liability for the prize recipient's failure to receive notices due to spam, junk email, or other security settings or for the prize recipient's provision of incorrect information. If a prize winner cannot be contacted, is ineligible, or fails to claim the prize within 14 days from the time a prize email is sent, the prize may be forfeited.

Customers will be onboarded based on their spot on the waitlist.

If you have any questions, please contact [hello@finchmoney.com](mailto:hello@finchmoney.com)

### **BANKING SERVICES DISCLOSURES**

The bank services are provided by Synapse's bank partners, Members FDIC. The Finch Mastercard® Debit Card and Finch Mastercard® Credit Card are issued by our partner bank pursuant to a license from Mastercard International Incorporated.

Improvement in your credit score is dependent on your specific situation and financial behavior and results are not guaranteed.

### **CREDIT BUILDING DISCLOSURES**

Finch is not a lender and does not provide loans. Customers acknowledge and agree that they are obligated to repay funds that Finch advances on your behalf. We do not charge interest on amounts advanced on your behalf however fees may be assessed based on your use of the Finch.

For short term loans for credit reporting purposes, Synapse Credit LLC is the issuer of the loan. Finch is a third-party marketing affiliate and does not own nor collect on the debt at any phase of the lending cycle.

Synapse Credit LLC reports positive payment history to all three credit bureaus based on your repayment of advances.

Platform must have language indicating that all complaints related to the loan must be submitted to Synapse Credit LLC via email at [loans@synapsefi.com](mailto:loans@synapsefi.com) or by phone at 844-525-6247.

### **BROKERAGE SERVICES DISCLOSURES**

Trio App Advisors, Inc. works with Apex Clearing Corporation, who is a member of FINRA/SIPC, which protects securities of its members up to \$500,000 (including \$250,000 for claims for cash). For details, please see [www.sipc.org](http://www.sipc.org).

Any uninvested cash or investment allocation to the Finch cash sweep is swept into an interest-bearing FDIC-insured deposit account opened by Finch's partner broker at a participating bank and is eligible for FDIC insurance up to the standard limit of \$250,000 per account holder, per institution.

Non-deposit investments are not FDIC insured and may lose value.

### **INVESTMENT DISCLOSURES**

Investing involves risk including loss of principal. Past performance does not guarantee or indicate future results.

This website and information are provided for guidance and information purposes only. Investments involve risk and unless otherwise stated, are not guaranteed. Be sure to first consult with a qualified financial adviser and/or tax professional before implementing any strategy. This website and information are not intended to provide investment, tax, or legal advice.

Blogs located within the Finch Journal are informational and educational only and are dated materials. Some of these blogs may be outdated, consider the date of publication. Investors should not rely on the informational content as the only resource for making financial

decisions. A professional financial planner, or advisor should always be consulted before making any investments.

Trio App Advisors, Inc. throughout this website has provided links to various other websites. While Trio App Advisors, Inc. believes this information to be current and valuable to its clients, Trio App Advisors, Inc. provides these links on a strictly informational basis only and cannot be held liable for the accuracy, time sensitive nature, or viability of any information shown on these sites.

## **SOCIAL MEDIA DISCLOSURES**

All social media pages are maintained by Trio Financial Technologies Inc., doing business as Finch. Advisory services are provided by Trio Advisors, Inc., doing business as Trio App Advisors, Inc. an SEC-registered investment adviser.

All social media pages are solely for informational purposes. Advisory services are only offered to clients or prospective clients where Trio Advisors, Inc. and its representatives are properly licensed or exempt from licensure.

No advice may be rendered by Trio Advisors, Inc. unless a client service agreement is in place. Comments by viewers or third-party rankings and recognitions are no guarantee of future investment outcomes and do not ensure that a client or prospective client will experience a higher level of performance or results.

Trio Advisors, Inc. has reasonable belief that the content posted by a third-party does not contain untrue statements of material fact, or misleading information regarding its advisory services.

Public comments posted on our social media pages are not selected, amended, deleted, or sorted in any way, certain editing of personal identifiable information and mis information may be deleted.