

Credit unions are built on trust. Families expect them to do more.

Carefull partners with credit unions to protect their most valuable and vulnerable older members with AI-powered protection against elder fraud, everyday money mistakes, and even misuse of funds by someone they trust.

Drive ROI while safeguarding members by:

- Retaining low-cost deposits
- Attracting new accounts
- Connecting to next-generation members



Urgent risks:

66% of all deposits are held by older adults.

There are **\$37 billion** in annual losses from elder fraud and scams.

There's **\$84 trillion** in wealth transfer occurring through 2045.

With Carefull:

Up to 10x reduced churn of an FI's Carefull users vs. other customers*

86% of Carefull users would be disappointed if they could no longer use Carefull

The average Carefull user adds **2 trusted contacts** (whose contact information you get access to)

For more information about how Carefull can assist your credit union, email consult@myleverage.com or call 855-9EXPERT (855-939-7378).

Protect members

Carefull is the industry's only platform uniquely built for issues that effect older members, scanning for over 60 behaviors such as unintended charitable donations, strange P2P payments, or even financial exploitation by a family member.

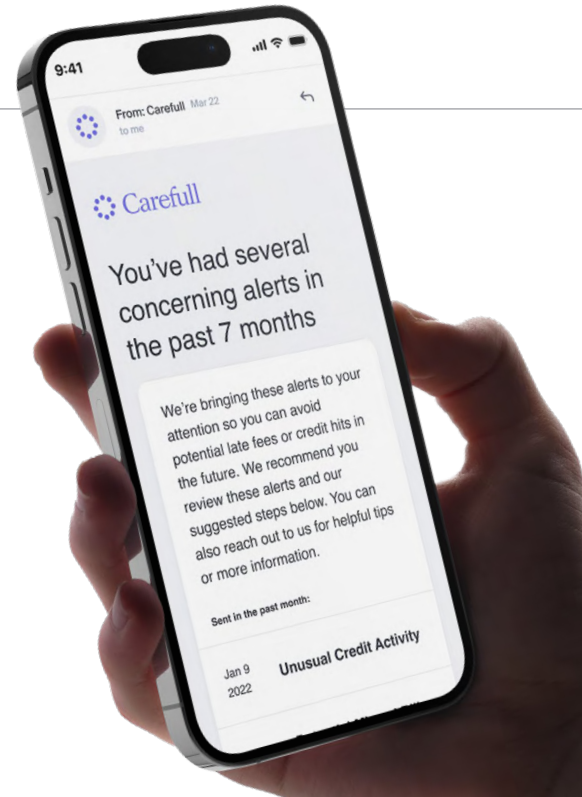
Retain assets

Keep low-cost deposits from leaving by providing sticky, differentiated trust-building tools for use by the whole family. These family members become warm leads for new accounts.

Carefull does the work

Zero IT integration or staff resources required. Turnkey marketing and training all provided by Carefull. Get started effortlessly, go live in 30 days.

Carefull analyzes spending habits and behaviors to generate unique user profiles. It then proactively identifies financial and behavioral issues to catch small problems before they become big ones – benefiting both older members and the next generation.



You help families with:

Senior-focused AI financial monitoring for scams, fraud, misuse, and mistakes

ID and credit monitoring, plus \$1m in identity insurance – along with real human assistance

Home Defense with title monitoring, address fraud monitoring, and home document security

Families help themselves:

Vault to protect and store passwords, documents, and contacts

A smart Trusted Contacts system that allows view-only sharing of need-to-know financial information for safe family coordination

Original content 200+ articles help navigate scams, taxes, cross-generational issues.

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