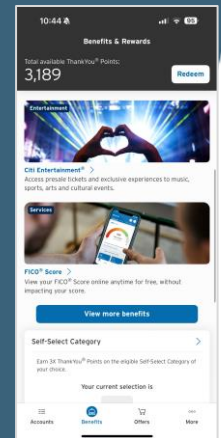
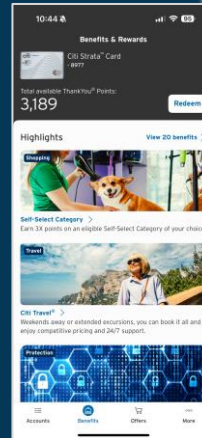


Citi Tweaks App, Launches Premium Card

Citi has launched its new Citi Strata Elite credit card, with a \$595 annual fee, to compete in the affluent cardholder segment against Chase's Sapphire and American Express's Platinum cards. Prior to the launch, the bank shifted its app navigation for credit card customers from financial product facilitation to lifestyle banking and benefit enablement.

As an example, the bottom navigation menu now prioritizes "Benefits," "Offers" and "More" over the previous "Payments," "Services" and "Profile" feature categories. Point redemption and travel booking journeys are now featured under the dedicated "Benefits" section, which includes premium lifestyle imagery in the prominent hero tiles with an emphasis on travel, entertainment and personalized points redemption.

Competition for affluent dollars has increased as providers shift focus to this segment. To justify higher annual fees, digital products and benefits packages are increasingly central to the premium card experience.

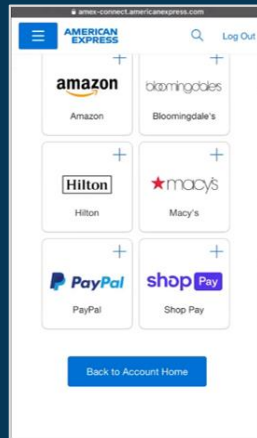
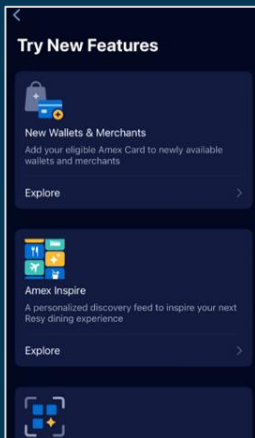


Amex Grows Wallet Ties

American Express Blue Cash Preferred cardholders can now add their card to additional retailer and merchant wallets such as Hilton, Shop Pay, Bloomingdale's and Macy's (via an embedded browser) – even if they may not hold those cards.

This allows cardholders to link their existing card to platforms where American Express already has deeper merchant relationships.

The integration suggests American Express may be positioning its ecosystem to compete with more premium offerings, by providing broader merchant-linking and a seamless path to explore or adopt co-branded benefits without requiring those co-branded cards.

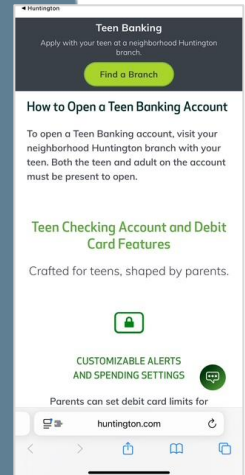


Huntington Announces Teen Banking

Huntington announced a new Teen Banking product – a joint checking account and debit card with customizable settings to help younger customers learn about responsible money management.

The teen receives a physical debit card that can be added to their digital wallets. They also have access to Zelle® and pre-agreed zero-fee overdrafts. As co-owners of the account, parents can control spend across categories and merchants, as well as ATM withdrawals. Parents also have the ability to lock the cards and set up text or email alerts for low balances or blocked transactions (notifications come to the parent's device). Each transaction can be viewed in detail through the app or desktop platforms.

A growing number of retail banking providers offer teen banking services thanks to the proliferation of digital capabilities – from budgeting tools to account monitoring and the distribution of educational resources on a regular basis.



Advisors Plus on... Account Aggregation

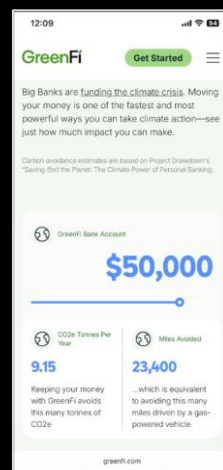
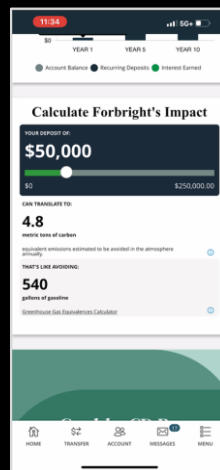
Enabling users to centralize their financial picture within digital banking is a strong way to drive digital primary financial institution status. Critical to successful consumer engagement is removing friction during account linking/information gathering. Best practices include having users add small amounts of data over time and showing the value of data input early in the relationship.

Carbon Tracking to Tease Deposits

Forbright Bank and GreenFi support their position as eco-friendly providers with public site and secure area calculators that demonstrate the positive impact of using their savings and checking accounts.

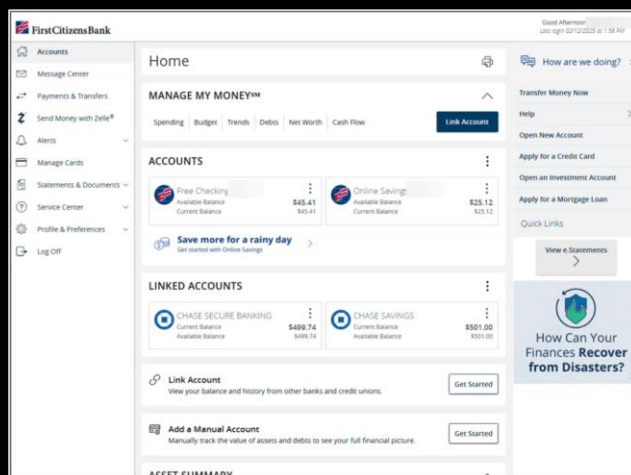
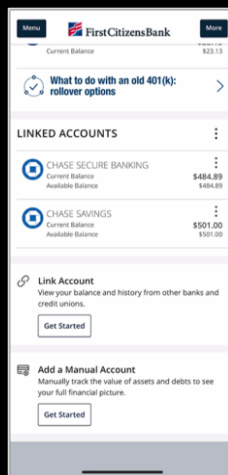
As both brands promote a transition to a clean energy economy, none of their deposits are used to fund any fossil fuel or other projects that are detrimental to the environment. With an emphasis on environmental sustainability and climate-friendly practices, these calculators allow users to determine how much CO2 emission they avoid by building deposits with the provider. For example, a \$50,000 deposit with Forbright can translate to an equivalent of 4.8 metric tons of carbon emissions avoided being released into the atmosphere on an annual basis. To put this in more relatable terms, the tool states that this amount is the equivalent of avoiding 540 gallons of gasoline.

No other U.S.-based retail checking provider tracked by the Digital Banking Analyzer provides such insights.



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First Citizens Adds External Account Linking

External account aggregation allows bank customers to consolidate their financial accounts from a variety of sources in a single location, offering a holistic view of their assets and liabilities. This convenient feature can save time and support efficient financial management for customers, while offering financial institutions deeper insights into customer behavior and preferences, allowing for more targeted marketing and development of relevant products and services.

While this is a quickly emerging feature, just 37% of all U.S.-based retail checking providers tracked by the Digital Banking Analyzer offer users the ability to view external account balances in-app. Fintechs (58%) lead the way, ahead of credit unions (48%), regionals (32%) and nationals (31%).

First Citizens Bank (FCB) recently began marketing the external account aggregation functionality on both its app and desktop home screens. Customers' external accounts are listed under their internal accounts, allowing users to see all their financial information immediately. The brand also promotes the ability to link external accounts prominently on the same screen.

As this useful capability increasingly becomes expected, providers must think carefully about how they position it for best use.