

## OUR WHY

***"Our focus on helping small business grow, maximize employment and transform lives in the aftermath of covid is resonating both with investors and customers."***

**Thomas J. Inserra - CEO@IntegroBank.com**



## INVESTOR FEEDBACK

- "Delivery of 740% returns over 2 years in CEO's last publicly traded fintech captures my attention"
- "42 Founders investing \$5.3 Million of their own capital demonstrates significant skin in the game"
- "Investing with our IRA using your online portal was easy."

## ABOUT INTEGRO



**FINTECH  
BANK**



**INTEGRO  
360**



**INTEGRO  
CEO CLUB**



**WORLD CLASS  
LEADERSHIP**



**INVEST  
WITH IRA**



**INVEST  
100% ONLINE**



## Mission:

Phoenix based Integro Bank, a tech-based B2B start-up that recently received regulatory approval to organize and raise capital – has a Mission of helping small business grow and maximize employment.

Why? Because employment lifts people up and transforms lives.

Thomas J. Inserra, Founder, Chairman & CEO stated: *“Delivering newspapers at 4:30am before school, flipping burgers and other small business jobs helped me become the first person in my family to graduate college, so small business was very impactful in my own life. We are finding that helping small business grow and increase employment in the aftermath of COVID really resonates with our 42 Founders as well as our targeted small business clients and investors who support this Mission.”*

Website:

[www.IntegroBank.com](http://www.IntegroBank.com)

## Impact Based Investment

*Helping Small Business after COVID is Resonating*

**Leadership:** Integro Bank’s 42 Founders have contributed \$5.3 million or 20% of the \$26.7 Million capital raise – demonstrating a high level of commitment and meaningful skin in the game. Integro Bank’s #1 competitive strength is the high level of banking, technology and regulatory experience as well as the level of commitment of its 42 Founders and executive officers which can be viewed at: [www.IntegroBank.com](http://www.IntegroBank.com)

**Compelling Market Need:** While 99% of all companies in their market area are classified as “Small Business” (under 100 employees), they only receive 4.5% of all loans. Prior to COVID, the Phoenix/Maricopa County market ranked #1 in the nation in job creation, wage growth and population growth, yet after COVID ranked #44 in the nation in receiving PPP support of small business because of the lack of banks. Arizona is ranked #50 as having the lowest number of bank branches per capita in the nation, so the shortage of banks and capital for small business in this market is a growth inhibitor. With over 579,000 small businesses in their target market, the opportunity for rapid growth at Integro Bank is strong.

### **Key Differentiators: De-commoditizing Banking:**

Integro Bank’s competitors compete primarily on price and viewed as commodities. Integro Bank is the only Bank in the nation with two key differentiators, including Integro360 and the Integro CEO Club. Integro360 is a proprietary 8-step consultative process where a complimentary business valuation and complimentary peer data are provided to small business to help them understand their strengths, weaknesses and to chart out a short, intermediate and long-term business growth goals to maximize growth and value creation. The Integro CEO Club provides small business leaders the opportunity to share best practices, attend educational and mentoring sessions and become the owner of their own bank.

### **Reasons to Invest:**

- \* Make an impact in helping small business grow at a time when they most need help.
- \* Strong, highly experienced and committed leadership team improves execution.
- \* Proprietary differentiators de-commoditize banking and will enhance margins/returns.
- \* Perform due diligence and invest at our secure, online investor portal [www.IntegroBank.com](http://www.IntegroBank.com)
- \* The Integro Bank Investor portal supports IRA investments by business Owners & CEOs.

Schedule meeting with CEO: <https://calendly.com/integrobank-ceo/integro-bank-ceo-private-zoom-meeting>

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