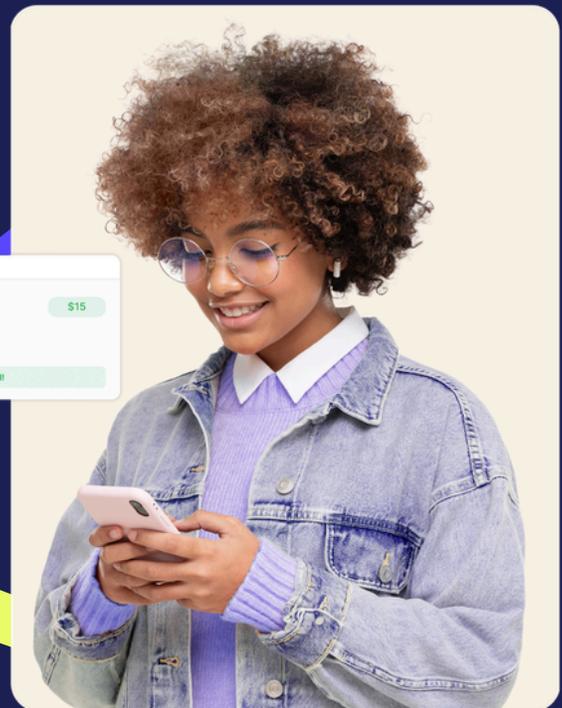
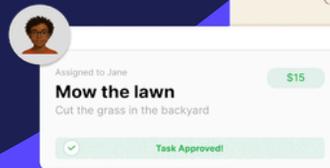


# More than a debit card. It's a Youth Banking Strategy.

Nuuvia is more than a platform — it's a movement to keep banks relevant, trusted, and central to the future of banking.

We help you engage the next generation with modern, co-branded experiences that build lifelong loyalty.



 **nuuvia**<sup>TM</sup>



# See it in Action.

## High Point Federal unlocks 200% growth in four months with Nuuvia

### The Challenge

Serving five locations in southern New York and one in northern Pennsylvania, High Point Federal has been a cornerstone of its rural community for over 50 years. With \$400 million in assets and around 14,000 members, the institution enjoys strong regional trust, but like many financial institutions, it faced a familiar challenge: reaching the next generation.

As CEO Rich Yeager put it:

“Our future members are young today. We want to give them a reason to start here and stay here—for their first car, their first home, and their children someday.”

Traditional youth accounts weren't gaining traction, and financial literacy remained largely absent from local school curricula. High Point saw the risks of relying too heavily on an aging membership base. Something had to change.

### The Opportunity

High Point recognized an opportunity to build lifelong relationships by engaging youth early, especially in a region where population growth is slow and member retention is crucial. The goal wasn't just to offer a debit card; it was to create a learning environment that encourages good financial behaviors and delivers a modern digital experience that teens and parents can navigate together.



# How Nuuvia Helped

In early 2025, High Point launched its youth banking program on the Nuuvia platform. Designed for ages 5–18, but with a clear focus on the 12–18 range, the program gave teens their own debit card, savings tools, and financial independence—all co-managed with a parent or guardian.

## The Impact

High Point didn't just want to offer a youth account—they wanted to build a bridge. With their new Nuuvia-powered program, they're creating that bridge one student at a time. By combining intuitive technology with parental guidance and community alignment, the institution is planting seeds for generational loyalty.

- **200%** growth in the first four months, surpassing the initial goals
- High parent **satisfaction**, with special interest in the program's financial literacy benefits
- Strong initial **engagement** among teens, especially those exposed through employees' families and early testers

“We set an initial goal this year, and we passed that in four months.”

— Rich Yaeger, CEO High Point Federal





## See it in Action.

### **Desert Financial turns youth banking into a growth and loyalty strategy with Nuuvia™**

#### **The Challenge**

With over \$9 billion in assets and more than 480,000 members, Desert Financial is Arizona's largest community financial institution—and one of its most trusted. But even with its strong community presence, younger members weren't engaging early enough. Traditional youth accounts were often limited, parent-controlled, and lacked the hands-on, real-world experience that kids need to learn.

#### **The Opportunity**

Desert Financial recognized that building financial literacy and future member loyalty had to start earlier. With a mission to empower Arizonans to thrive, they saw an opportunity to go beyond traditional savings accounts and create a dynamic, family-oriented experience. They wanted to give kids and teens real access, not just visibility, into money management—and to do it in a way that supported families, reinforced the Desert Financial brand, and built habits that last.

#### **How Nuuvia Helped**

In Fall 2024, Desert Financial launched Kickstart, a branded youth banking experience powered by Nuuvia. The solution included a free checking and savings account, debit card, and access to a mobile-first platform designed specifically for youth aged 6–17 and their parents. The result was a modern, gamified, and educational financial experience, without compromising Desert Financial's relationship with the member.



## See it in Action.

Kickstart is more than a youth account. It's a loyalty strategy wrapped in education, relevance, and trust. For Desert Financial, it means empowering families with the tools to teach financial responsibility, while strengthening member relationships for the long haul.

- **32%** increase in youth accounts since launch.
- **8.5 debit card transactions** per youth/month, averaging \$150 in spend.
- **14 monthly transfers** per youth account, simulating real-world income.

“ We’ve seen a 32% increase in total youth accounts opened. Kickstart empowers young members to build skills early and promotes long-term growth and loyalty.”

— Michelle Murray  
*AVP of Product Management*



# Why Partner with Nuuvia?

- ✔ You own the experience, data, and accounts
- ✔ Supports kids, teens, and their full financial journey
- ✔ Co-branded or white label to strengthen your brand
- ✔ Built to integrate with your core and digital banking

**+22%**

Deposit Growth

**2X**

Higher Engagement

**+48%**

Youth Account Growth

[Explore Nuuvia](#)

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