

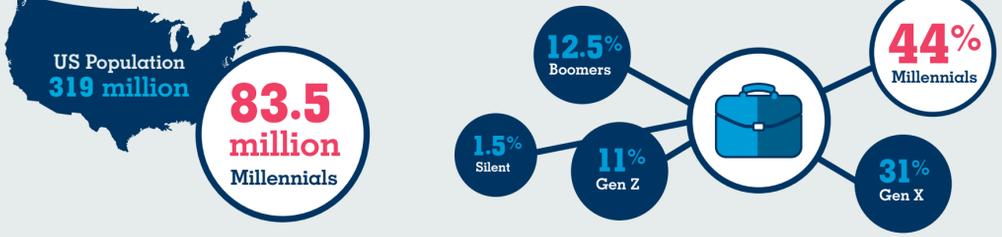
Millennials and Banking

The fastest growing customer base is changing the way banks do business.



Born between 1980 and 2000
The largest generation in American history

Taking over the work force:
By 2022, millennials will make up over 40% of the work force



Compared with older generations, Millennials have had a rough start and are earning less...



... leading them to delay major life events.

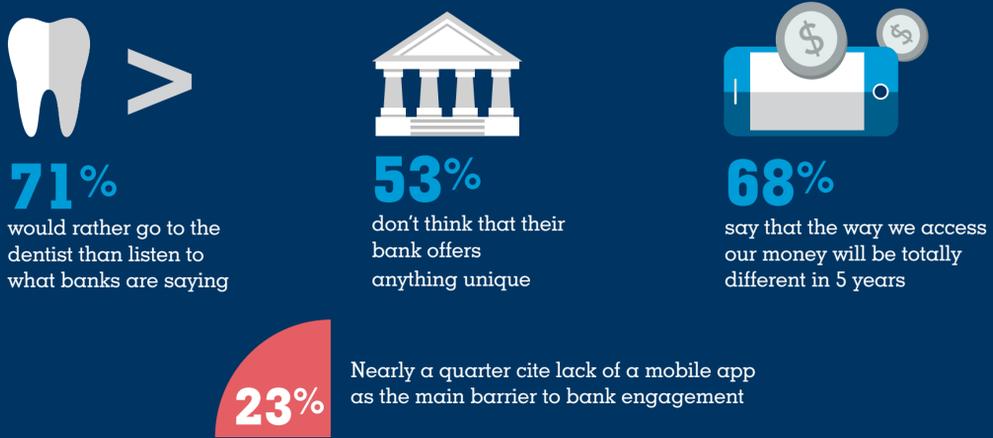


They are working to build their finances.

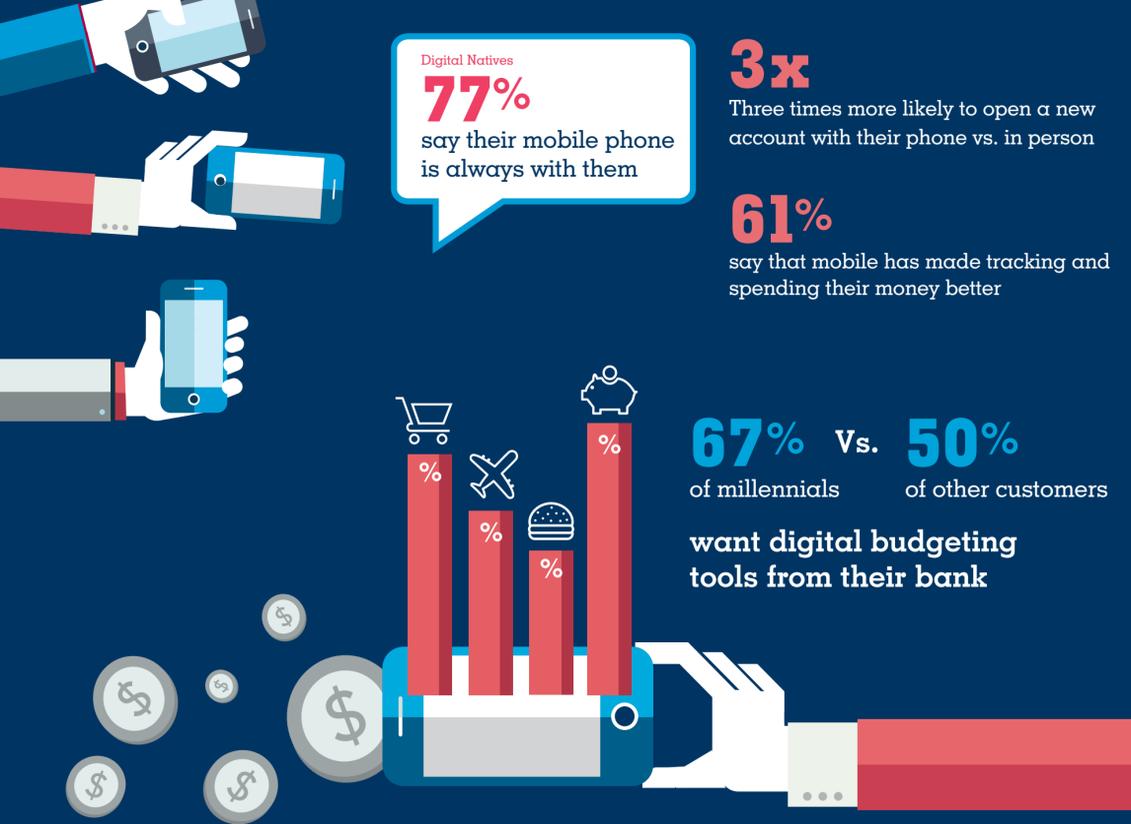


AND... they are set to inherit **\$30 trillion** = **35%** over the next 30-40 years of today's household net worth

But they don't think banks have what they need.



Millennials want digital solutions to manage their money and help them build their finances.



Banks that offer digital services are better positioned to engage Millennial customers.



If you reach Millennials now, they will likely stay as loyal customers as they become ready for traditional bank products and services.

ABA offers endorsed solutions to help your bank reach millennials, including budgeting tools, mobile banking, card-linked offers and a social media platform.

aba.com/Millennials