Walmart Financial Services

John Metz

St. Louis Federal Reserve

Pathways to Wealth Building
Financial Services
Offering financial services fits with our company’s purpose

| Company purpose | Saving people money  
<table>
<thead>
<tr>
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<th>So they can live better.</th>
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<tbody>
<tr>
<td>Our part in the plan</td>
<td>Help our customers live better lives through our financial products and services</td>
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<td>Who we serve</td>
<td>Shoppers looking for convenient, accessible, and low cost “everyday life” financial services</td>
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We offer a broad assortment of money management services to fulfill our shoppers’ financial service needs

Disbursement & Deposit Acceptance
- Government & Payroll (Card and Check) Cashing
- ATM disbursements
- Prepaid direct deposit services
- Tax preparation and refund services

Transfers and Bill Payments
- Domestic & Int’l money transfer send and receives
- Walk-up and self service bill payment & money order services
- Pre-paid top-up services

Financing, Protection and Other services
- Sales financing services
- Product replacement, damage plans
- Warranty extension services
- Network gift cards (Visa/Amex)
We serve our customers using a convenient multi-format, multi-channel platform

MoneyCenter

Unit Locations

1,058
771
1,936
1,979

5,744 service points
What’s new at Walmart
2012 has been a year of innovation and implementation

Underserved

Unbanked/Underserved

Unhappily Banked
Term Life Insurance “in a box:” piloting expanded access in life insurance to underserved middle-market

- Addresses under-served middle-market needs
  - Simplicity
  - Accessibility
  - Affordability

- Pre-paid 1-yr term life insurance

- Pilot program in SC & GA with MetLife
Rapid Reload: Creating an affordable and convenient reload option for prepaid cards holders

- Customers can add money to their cards for $3.74, or less
  - Retail price elsewhere up to $5.00
- Offered for most reload networks
- Customers no longer have to hassle with reload packs – simple swipe, load & spend
  - Simplicity
  - Accessibility
  - Affordability

For more information visit walmart.com/moneycenter
Bluebird: A low cost checking and debit alternative that offers premium features and benefits without fees

- **Premium checking features**
  - Smartphone deposits
  - Account to Account transfers
  - Pay Anyone Bill Pay
  - Family Accounts
  - Account linking

- **Affordability**
  - NO monthly fees
  - NO annual fees
  - NO overdraft fees
  - NO minimum balance fees / requirements
  - NO foreign transaction fees

- **World class benefits from American Express**
  - Purchase Protection
  - Fraud Protection
  - Global Assist®
  - Roadside Assistance
  - Entertainment Access
  - 24/7 Amex Support
Say hello to Bluebird