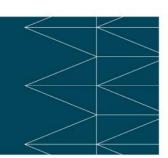
CLOSING THE WEATLH GAP WITH OPTUS BANK AND BNY MELLON



Kadenia Javis, Founder of Javis Financial Services

Dominik (Dom) Mjarten, President & CEO, Optus Bank

Jansen Sauvageau, Director of Public Sector Treasury Services, BNY Mellon

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Introductions

Jansen: How are you? Kadenia: How are you? Jansen: I'm doing well.

Kadenia: Awesome to see you.

Jansen: You as well. Kadenia: Hey there.

Kadenia: I started working with Optus after being denied from a bank that I had been banking with for 22 years. They took a chance on this small minority business girl trying to just get something started.

Dom: What you bring to the table is a lasting commitment to the community that's actually aligned with our mission of financial empowerment and financial wealth building. The purpose of banks like Optus is to find that true story behind the numbers.

Jansen: The banks make the global economy go round, right? But if it's the people that are on the ground, the individuals that really bring the community together.

Dom: We're trying to reverse a legacy of 400 year carefully constructed disparities.

Kadenia: How did this relationship get started?

Dom: We met at the Treasury Summit. You were instantly someone I could really connect with because you understood the mission and you understood the purpose of the banks. And so to have an executive from probably the largest bank in the world in terms of assets under management, reach out and instantly understand the purpose of minority owned banks and mission driven banks was really impressive.



Jansen: Understanding where Dom's mission is coming from, I really wanted to come down here to get a sense as to what his branches were doing, where I could help.

Dom and I went up to New York. We met with our CEO and we just had a conversation. Dom told his story, his mission, what OPTUS Bank was all about. And immediately after that meeting, we at Bank of New York Mellon were like, we need a community banking team. Dom, Where's your vision? Where are you thinking for the future?

Dom: Imagine if we had thousand stories and successes like we have right here. We probably wouldn't have the racial wealth gap in South Carolina, in America.

Kadenia: What we have to do is set the foundation for the ones coming behind us.

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