

Juzt Card - Customer Report

Analytical Summary · Customer Profile & Usage

Q1 2026

Based on Juzt Card customer and transaction data for Q1 2026.

Executive Summary

Juzt Credit Card - the digital gateway to financial freedom - continued strong growth during Q1 2026, with customer engagement rising significantly compared to the prior period.

Designed for credit building with no security deposit required, Juzt Card provides accessible credit - helping customers build a stronger financial future with every transaction.

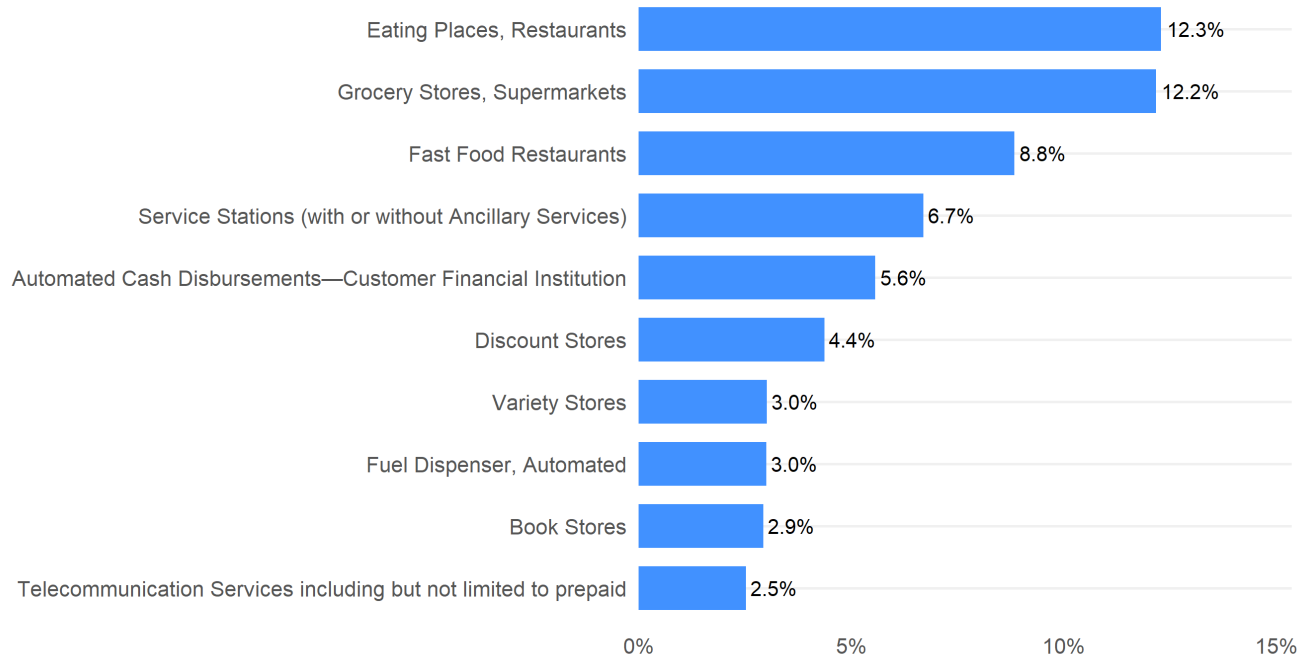
1. Spending Behavior

Active Juzt Card customers used their card for everyday purchases throughout Q1 2026, with an average transaction of around **\$24**. Spending patterns reflect practical, day-to-day needs - from groceries and dining to fuel and essential services.

Top Merchant Types

Top Spending Categories

Share of total spend among active users, Q1 2026

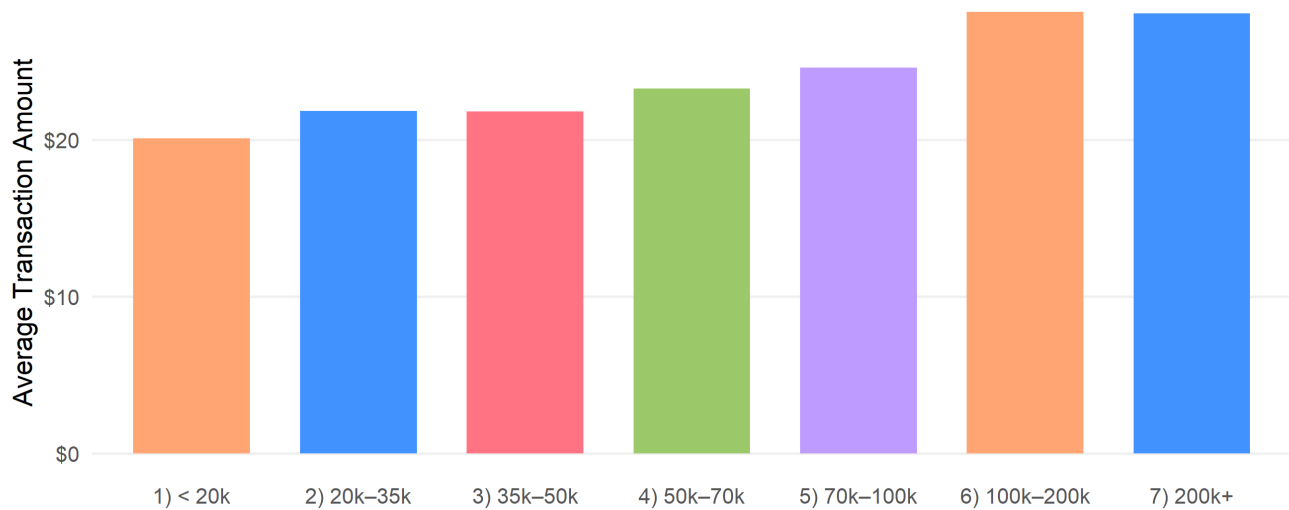


Grocery stores, restaurants, and fast food lead customer spending, together accounting for over a third of all card usage. This pattern underscores that Just Card customers are using their card as a primary payment tool for essential, everyday needs rather than luxury or discretionary purchases.

Spending Patterns Across Income Groups

Average Transaction Size by Income Group

Higher-income customers tend to make larger individual purchases



Transaction sizes are relatively consistent across income groups, reflecting the everyday nature of card usage. Customers across all income levels use their Just Card for similar types of purchases, with a modest increase in average transaction size among higher earners.

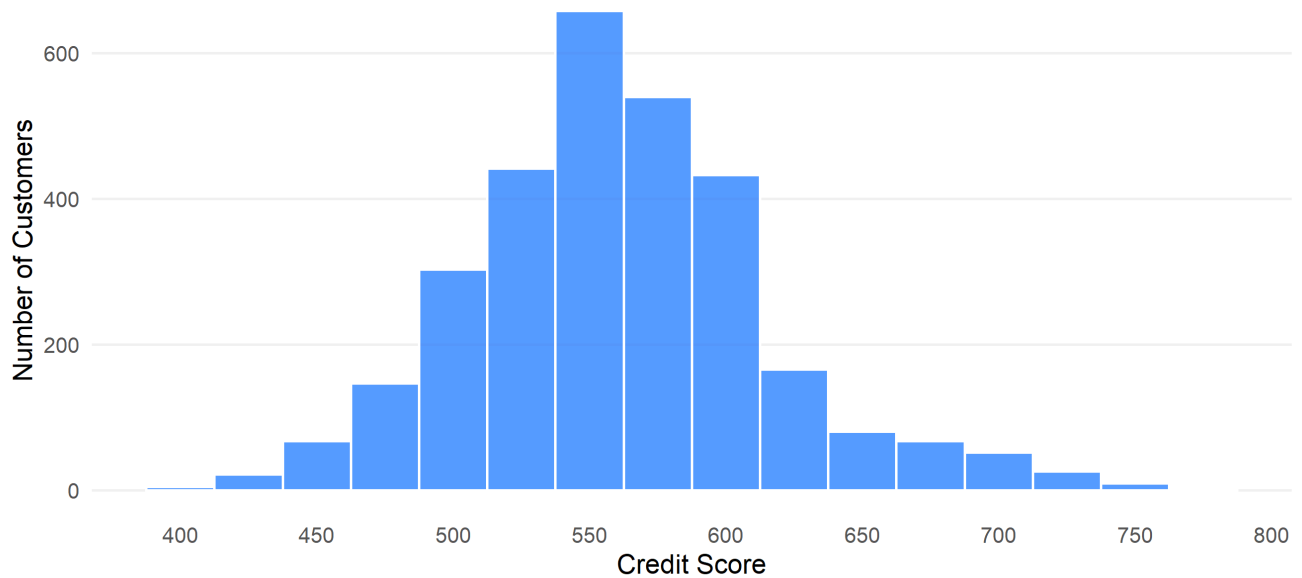
2. Credit Profile & Behavior

Credit Score Distribution

Just Card serves customers across the credit spectrum, with a focus on those who need it most. Based on Vantage Score 4.0, the majority of active customers fall in the subprime and near-prime ranges - exactly the population that benefits from credit-building tools.

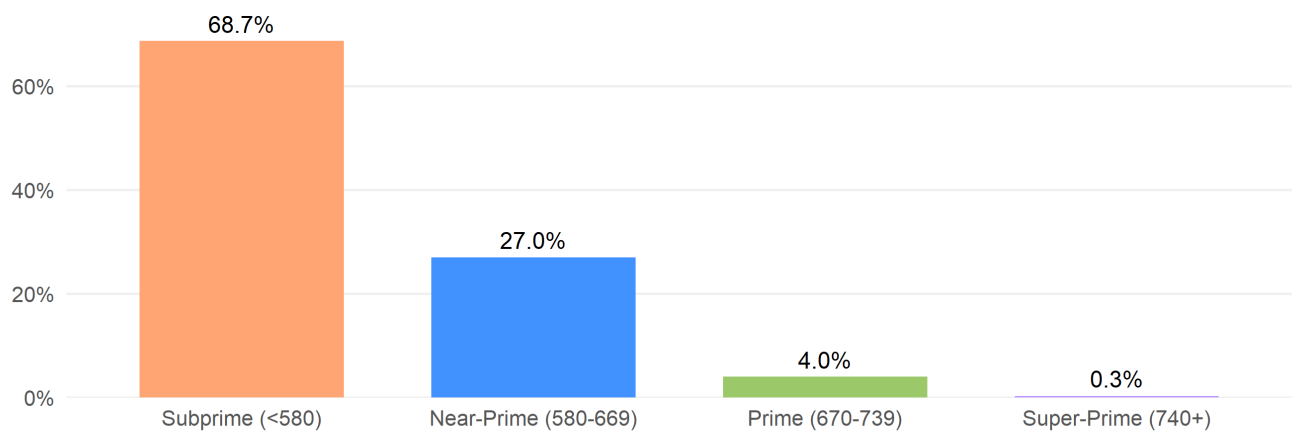
Credit Score Distribution at Onboarding

Among active customers



Customer Credit Profile

Score bands at time of onboarding



The credit profile of Jzust Card customers reflects the product's core mission: serving individuals who are underserved by traditional financial products. Over 60% of active customers started with subprime scores, and nearly 30% fall in the near-prime range - a

population with significant potential for credit improvement through responsible card usage and consistent payment reporting.

Building Credit Through Juzt

Juzt Credit Card is designed to make credit building accessible - no security deposit required. All card activity is **reported monthly to Equifax**, empowering customers to build a stronger financial future with every purchase.

Active card usage during Q1 2026 translated into consistent activity reported to Equifax:

- A strong share of cardholders actively used their Juzt Card throughout the quarter
- **37.6%** of active customers transacted consistently across all months of the quarter - a significant increase in engagement
- Active customers averaged **5** transactions per month, demonstrating regular and sustained card usage

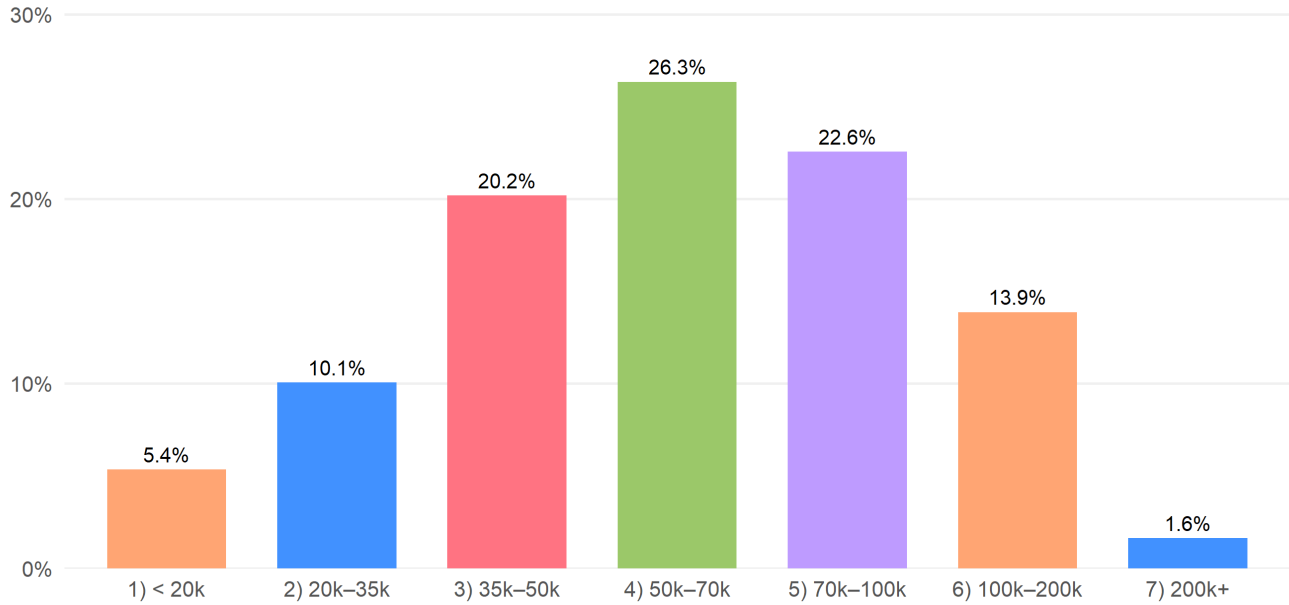
3. Customer Demographics

Juzt Card serves a diverse customer base across **50 states plus Washington D.C.**, with the largest occupational group being **Educational, Medical, Social Assistance Services**.

Income Distribution

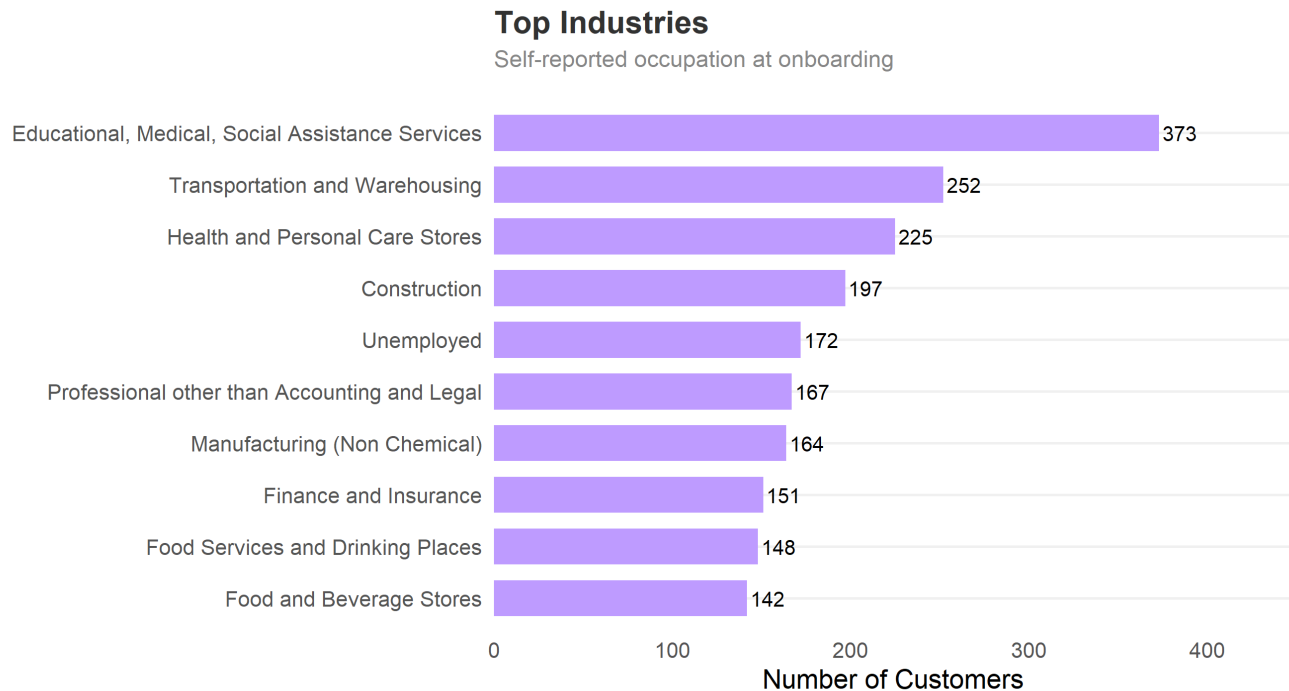
Customer Income Distribution

Annual income at onboarding



The majority of Just Card customers earn between \$35,000 and \$100,000 annually, representing working- and middle-class Americans. This income profile aligns with the product's positioning as an accessible financial tool for individuals building their credit and financial stability.

Occupational Profile



Just Card customers represent a broad cross-section of the American workforce. Education, healthcare, and social services lead the way, followed by construction, transportation, and manufacturing - industries that form the backbone of the economy. This diversity reflects the universal appeal of accessible credit-building tools.

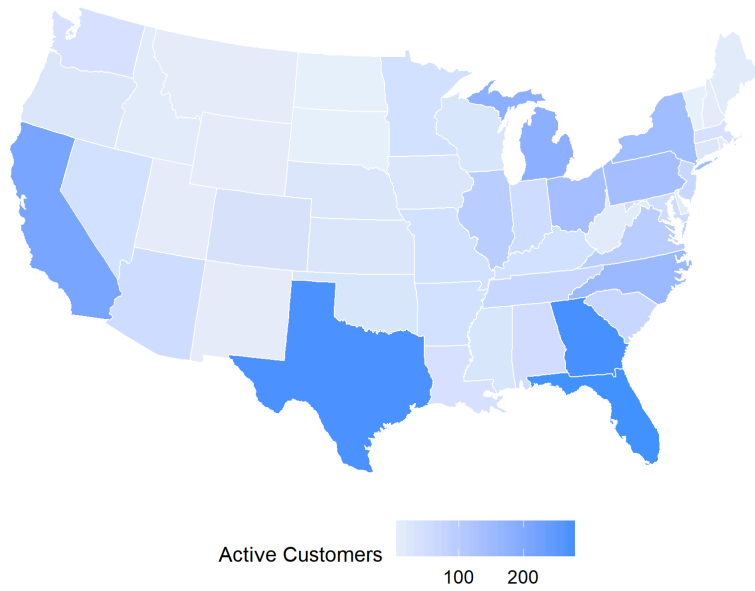
4. Geographic Analysis

Customer Footprint

Just Card customers are present in **50 states plus Washington D.C.** The top 3 states - **FL, GA, TX** - account for **26.4%** of all active customers, reflecting strong adoption in major population centers.

Customer Footprint Across the United States

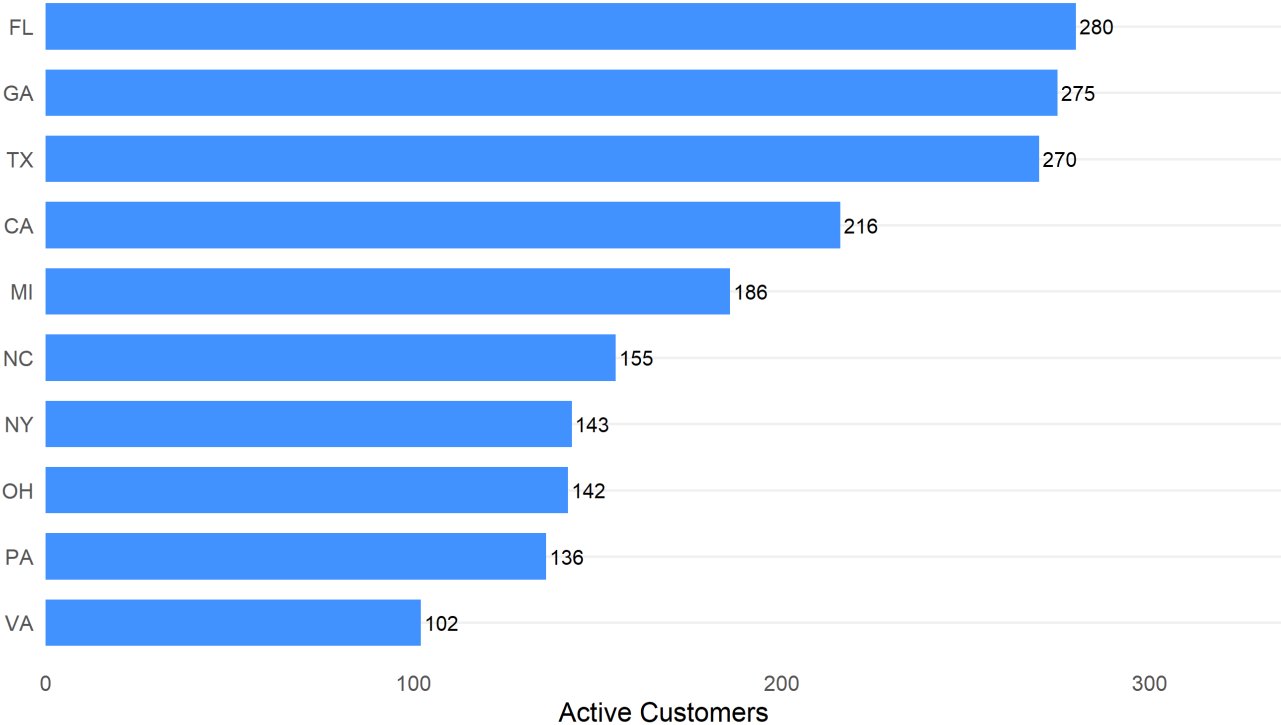
Q1 2026



Juzt Card has achieved a truly national footprint, with active customers across all **50 states plus Washington D.C.** Customer adoption continues to grow across major population centers, with Florida, Georgia, Texas, and California leading the way.

Top 10 States by Customer Count

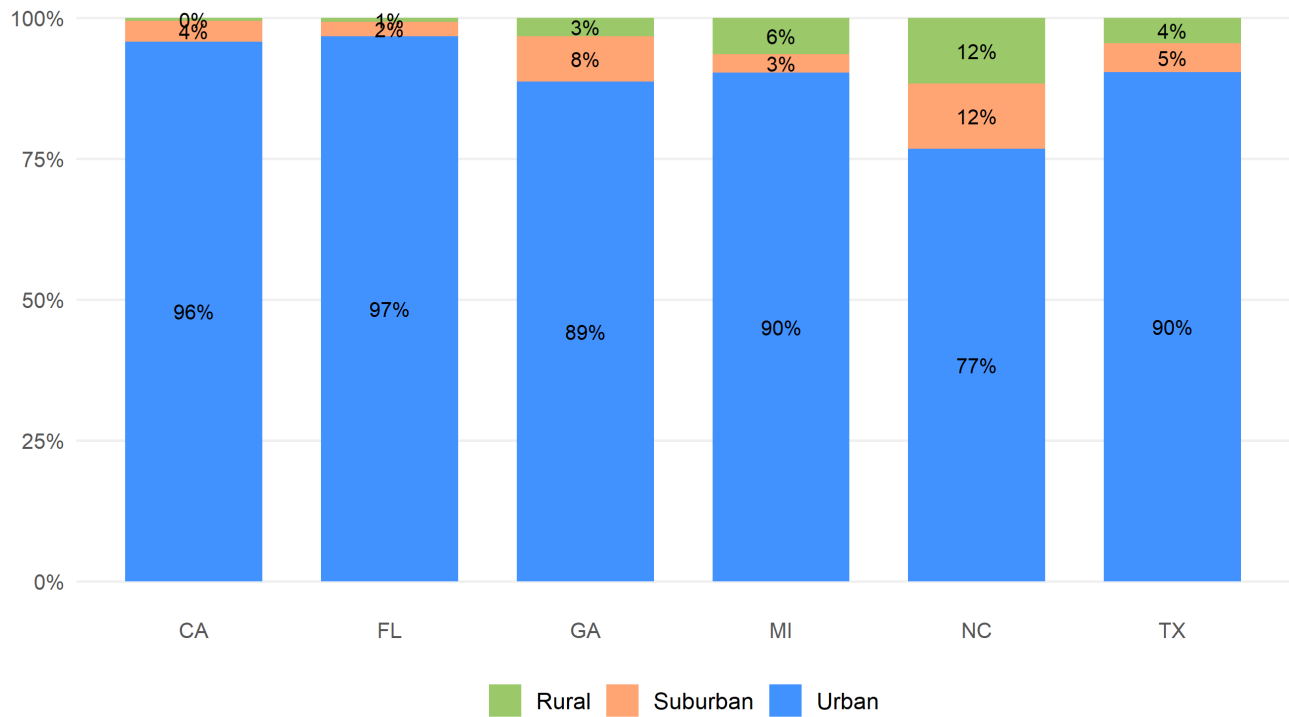
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Urbanicity by Geography

Urban vs. Suburban vs. Rural Mix by State

Top 6 states

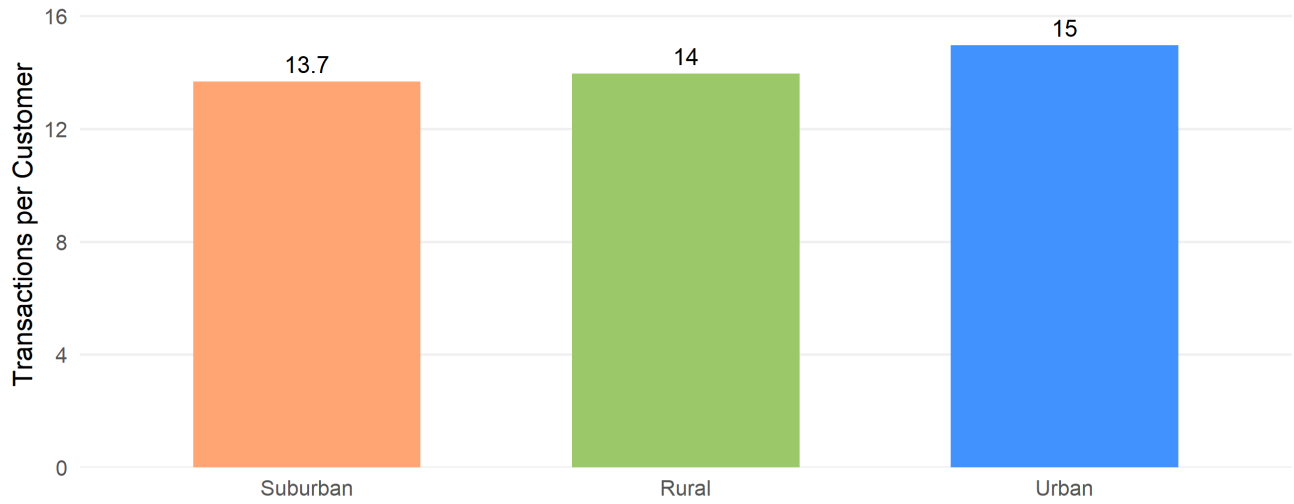


The vast majority of customers reside in urban areas, consistent with the digital-first nature of the product. However, Just Card also reaches suburban and rural communities - demonstrating that the need for accessible credit building extends beyond city centers.

Usage by Urbanicity

Average Transactions per Customer by Urbanicity

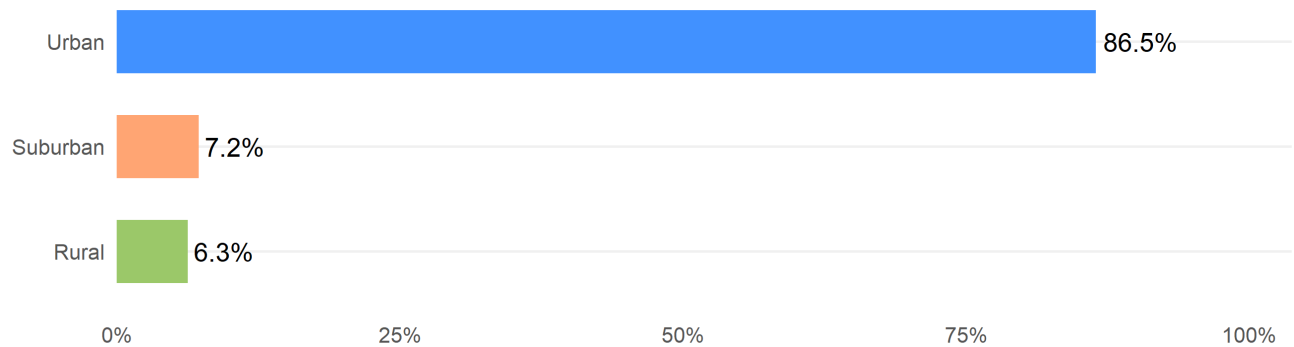
Q1 2026



Customer Distribution: Urban, Suburban, Rural

Customer Distribution by Urbanicity

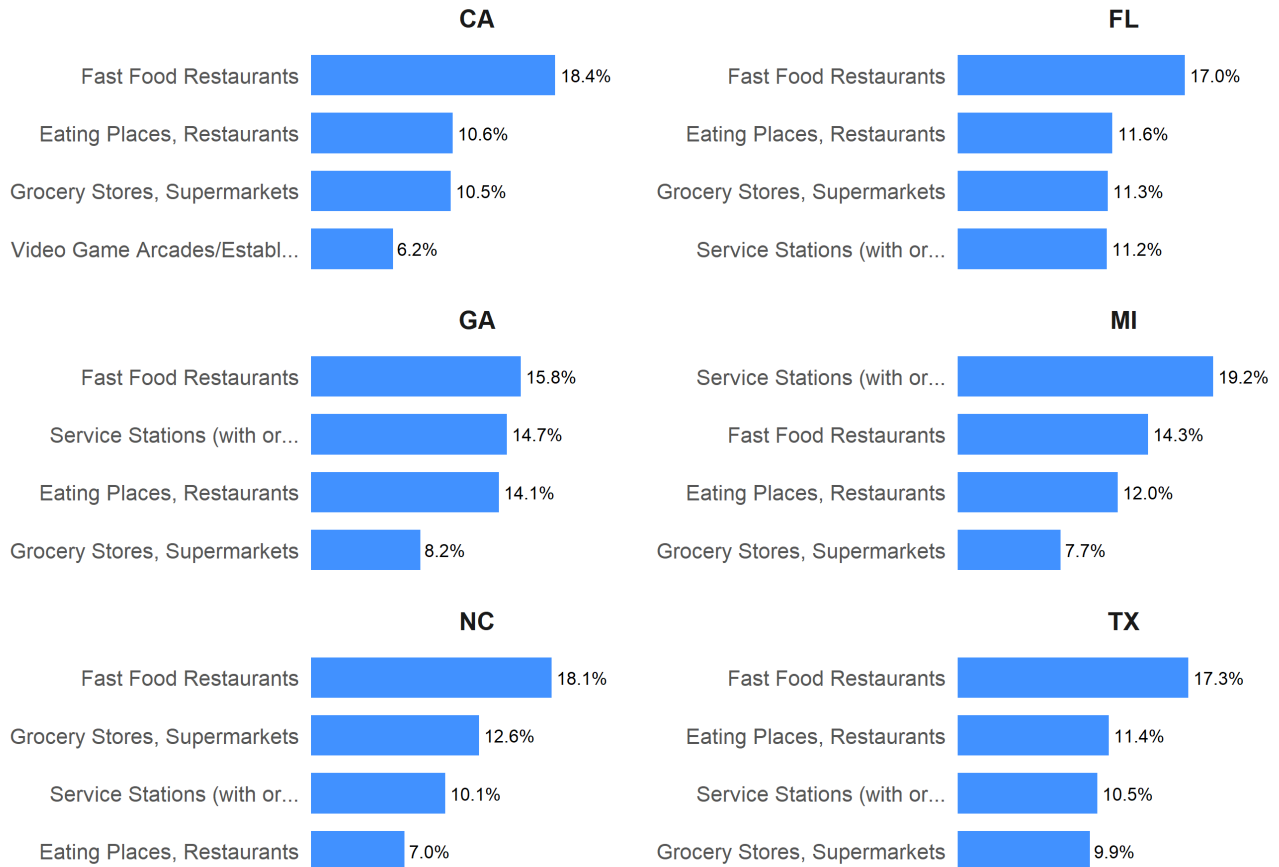
Q1 2026



Top States: Where Customers Spend

Where Customers Spend by State

Top categories as share of transactions, Q1 2026

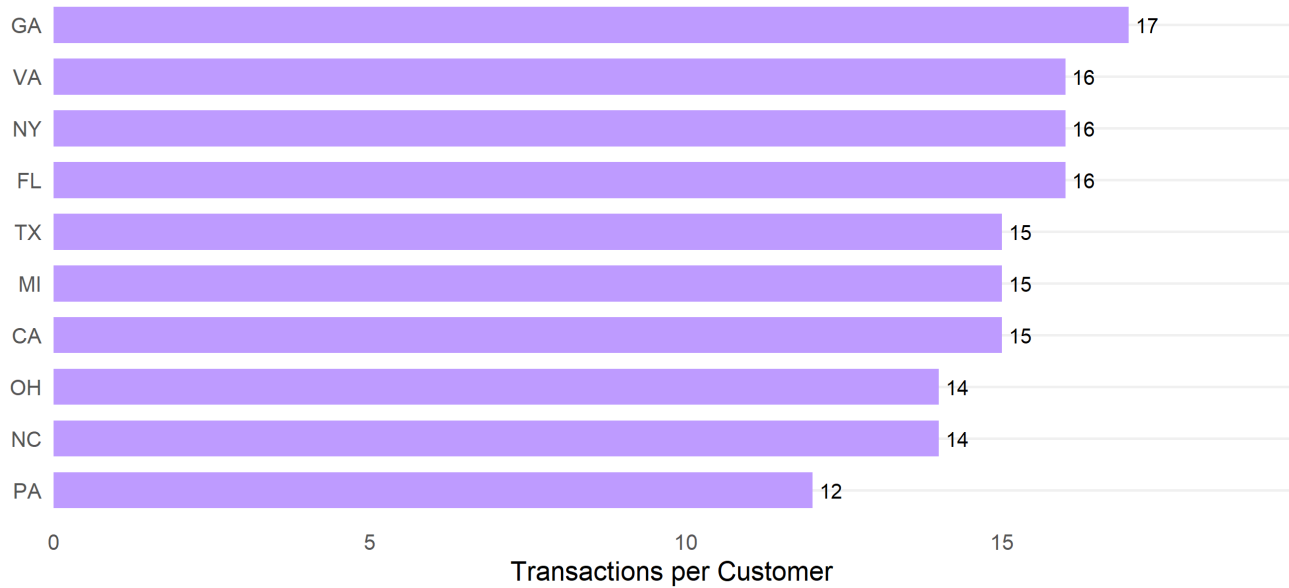


Spending patterns are remarkably consistent across top states, with fast food, restaurants, groceries, and gas stations appearing in every state's top categories. This consistency suggests that Jzust Card customers nationwide share similar usage habits - relying on their card for essential daily expenses regardless of geography.

Regional Differences in Usage

Average Transactions per Customer by State

Top 10 states, Q1 2026



Customer engagement varies by state, with some markets showing notably higher transaction frequency. These differences may reflect regional economic factors, local merchant availability, or varying stages of product adoption - all valuable signals for guiding future growth efforts.

Looking Ahead

Q1 2026 marks another quarter of strong growth for Just Card. Active customers across all **50 states plus Washington D.C.** are using their card for everyday purchases - from groceries and gas to dining and essential services - while building their credit history through monthly Equifax reporting.

Customer engagement continues to deepen, with a growing share of cardholders transacting consistently throughout the quarter. The data paints a clear picture: Just Card customers are engaged, diverse, and actively participating in the financial system.

As the platform grows, so does its potential to transform the financial lives of millions of Americans. Every transaction and every month of consistent usage brings customers one step closer to financial freedom - *just like that.*

Data through Q1 2026 · Just Card