

# A Letter from CEO Eyal Lifshitz: Celebrating 2024 and Looking Forward to 2025

As the end of 2024 quickly approaches, I want to take a moment to thank you for your continued trust and support in Bluevine. Your success is intricately tied to our success, and we're grateful to be able to stand by the side of so many successful and growing businesses.

We spent this year focused on bringing you features that could help your business run even more efficiently and effectively—like international payments, virtual and employee debit cards, and additional security features like ACH debit block, and you got straight to work using them. Since launch, we've processed over **6,500 international transactions** and issued almost **3,000 virtual cards** in just a few short months—adding even more weight to our 700K+ businesses helped, \$1.2B+ in deposits made, and \$14B+ in business loans delivered since our founding.<sup>1</sup>

We can't wait to see where 2025 can take your business and, by extension, Bluevine. Thank you again for trusting us with your business banking needs.

With sincere gratitude,  
Eyal Lifshitz  
Co-founder & CEO

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Bluevine is a financial technology company,  
not a bank.

Deposits are FDIC insured up to \$3,000,000 per depositor through Coastal Community Bank,  
Member FDIC and our [program banks](#).

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‡ The national average and comparison are based on interest rates paid by U.S. depository institutions **as calculated by the FDIC**.

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Application is subject to approval. No monthly or maintenance fees. Card Replacement Fees and Wire Transfer Fees may apply.

Banking Services for payments made via ACH or wire from the Bluevine Business Checking Account are provided by Coastal Community Bank, Member FDIC. Money transmission services for International Payments are provided by a third party and are also subject to their applicable terms and conditions.

The Bluevine Line of Credit is issued by Celtic Bank and is serviced by Bluevine. Applications are subject to credit approval. Rates, credit lines, and terms may vary based on your creditworthiness and are subject to change. Additional fees apply. Other commercial credit products are offered by a variety of Bluevine's third party partners. Bluevine is not involved in the issuance or servicing of these products. Offerings and eligibility requirements vary by partner.

Certain financing may be made or arranged pursuant to California Financing Law-License No. 6054789.

Payment processing services are provided by Stripe, Inc., N.A. Bluevine Inc. Payment processing services are available to most businesses, subject to eligibility determined by Bluevine.

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