

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934

Date of Report (Date of Earliest Event Reported): December 1, 2015

Green Dot Corporation

(Exact Name of the Registrant as Specified in Its Charter)

Delaware

(State or Other Jurisdiction of Incorporation)

001-34819

(Commission File Number)

95-4766827

(IRS Employer Identification No.)

**3465 East Foothill Blvd
Pasadena, CA 91107**

(Address of Principal Executive Offices)

(626) 765-2000

(Registrant's Telephone Number, Including Area Code)

Not Applicable

(Former Name or Former Address, If Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2)
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01. Regulation FD Disclosure.

Green Dot Corporation has prepared slides for use in connection with its investor presentation on December 2, 2015. A copy of those slides is furnished as an exhibit to this report and is incorporated herein by reference.

The information furnished in this Current Report, including the exhibit hereto, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "**Exchange Act**"), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

Number Description

99.01 Green Dot Corporation investor presentation materials

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

GREEN DOT CORPORATION

By: /s/ Mark Shifke
Mark Shifke
Interim Chief Financial Officer

Date: December 1, 2015

EXHIBIT INDEX

Number	Description
99.01	Green Dot Corporation investor presentation materials



Investor Presentation

December 2015

Disclosures

About Non-GAAP Financial Measures

During this presentation, references to financial measures of Green Dot Corporation will include references to non-GAAP financial measures. For an explanation to the most directly comparable GAAP financial measures, see the Appendix to these materials or the Supplemental Non-GAAP Financial Information available at Green Dot Corporation's investor relations website at <http://ir.greendot.com/> under "Financial Information."

Forward-Looking Statements

This presentation contains forward-looking statements, which are subject to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. These statements include, among other things, statements regarding key initiatives planned for 2016, the outlook contained in management's commentary from the Q3 call and other future events that involve risks and uncertainties. Actual results may differ materially from those contained in the forward-looking statements contained in this presentation, and reported results should not be considered as an indication of future performance. The potential risks and uncertainties that could cause actual results to differ from those projected include, among other things, the impact of the Company's supply chain management efforts on its revenue growth, the timing and impact of revenue growth activities and investments, the Company's dependence on revenues derived from Walmart and three other retail distributors, impact of competition, the Company's reliance on retail distributors for the promotion of its products and services, the rate of adoption or demand for the Company's new and existing products and services, continued and improving returns from the Company's investments in new growth initiatives, potential difficulties in integrating operations of acquired entities and acquired technologies, the Company's ability to operate in a highly regulated environment, our ability to obtain regulatory approval for new products, changes to existing laws or regulations affecting the Company's operating methods or economics, the Company's reliance on third-party vendors, changes in credit card association or other network rules or standards, changes in card association and debit network fees or products or interchange rates, instances of fraud developments in the prepaid financial services industry that impact prepaid debit card usage generally, business interruption or systems failure, and the Company's involvement litigation or investigations. These and other risks are discussed in greater detail in the Company's Securities and Exchange Commission filings, including its most recent annual report on Form 10-K and quarterly report on Form 10-Q, which are available on the Company's investor relations website at ir.greendot.com and on the SEC website at www.sec.gov. All information provided in this presentation is as of December 2, 2015, and the Company assumes no obligation to update this information as a result of future events or developments.

Our
mission

To provide a full range of
affordable and accessible
financial services to

The Masses

A Deeply Entrenched *Franchise Brand*



Steve Harvey
Mariah Carey

Steve Harvey



- We **INVENTED THE GENERAL PURPOSE RELOADABLE PREPAID CARD** industry in 1999 and today are the largest prepaid provider in the U.S.
- We are a **BANK HOLDING COMPANY** regulated by the Board of Governors of the Federal Reserve and the State of Utah DFI
- We are a **TOP 20 DEBIT CARD ISSUER** among all banks and credit unions in the country and **A LEADER IN MOBILE BANKING** with GoBank, Green Dot's award winning mobile checking account
- Our products are **ACQUIRED BY MILLIONS** of consumers annually through a **TECH-ENABLED DISTRIBUTION NETWORK** of approximately 100,000 retail locations, online and in the Apple and Android app stores
- We are the **LARGEST PROCESSOR OF TAX REFUNDS** in the U.S. with more than ten million refunds processed annually
- We are one of the **LARGEST CONSUMER CASH PROCESSORS** in the U.S. with more than 30 million retail cash deposit transactions processed annually

LONG-TERM STRATEGY

KEEPING OUR EYES ON THE ROAD

Reward Investors

Adopt a share repurchase program, grow revenue with higher margin products and control expenses

Ensure undisputed leadership

in the industry we invented. Renew Walmart, diversify revenue, increase brand preference and consolidate the prepaid industry

Invest in new products and channels

that set us up to compete & win in new growth macros outside of retail GPR

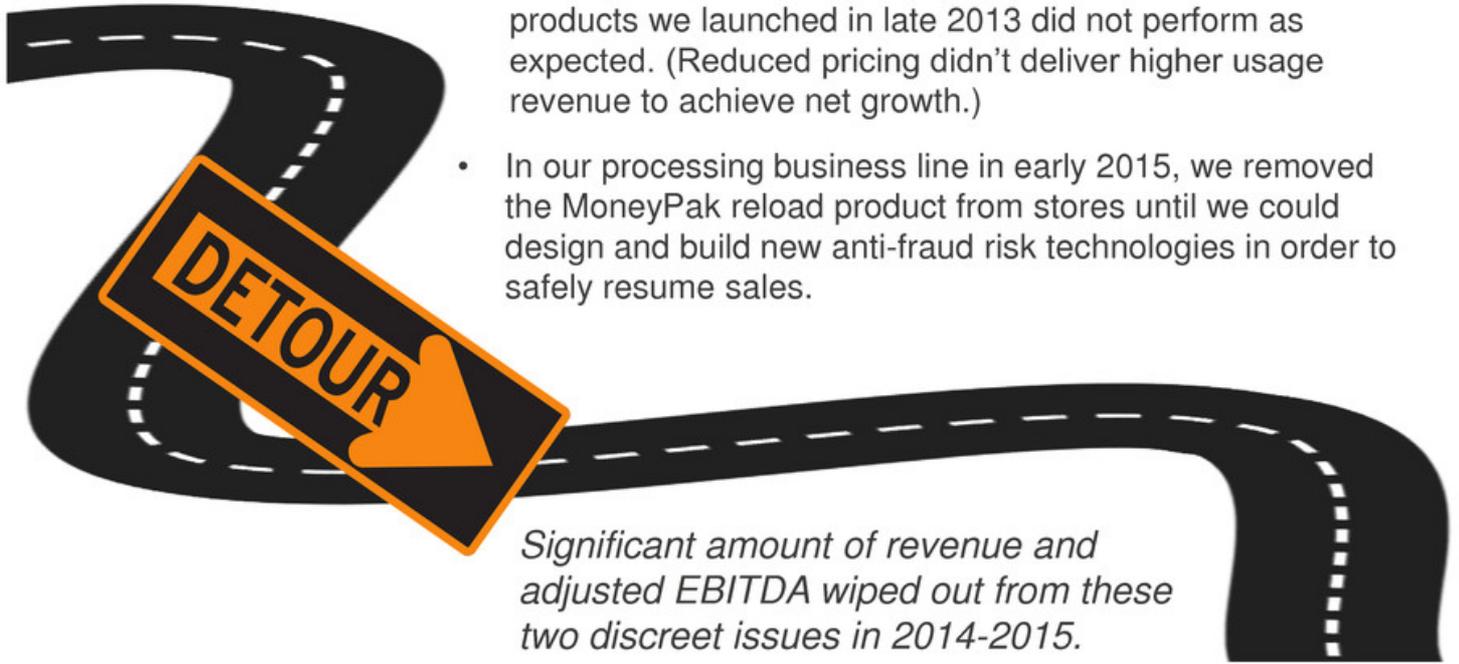
Invest in the Platform

To be enterprise scale, Agile, Modern, Scalable, Secure and Efficient so we can reduce opex, mitigate risk and innovate at-will



A Detour on our Roadmap to Growth

- In our private label business line, the new suite of prepaid products we launched in late 2013 did not perform as expected. (Reduced pricing didn't deliver higher usage revenue to achieve net growth.)
- In our processing business line in early 2015, we removed the MoneyPak reload product from stores until we could design and build new anti-fraud risk technologies in order to safely resume sales.



Significant amount of revenue and adjusted EBITDA wiped out from these two discreet issues in 2014-2015.



Resuming the Roadmap to Growth Key Planned Initiatives for 2016

New Products:

- Prepaid
- MoneyPak 2.0

New Channels:

- GoBusiness checking account for the “on-demand” 1099 workforce
- GoBank and Green Dot Prepaid distribution with TPG tax partners
- Credit Companion Channel (through leading credit issuers)

Operating Improvements:

- Green Dot Direct
- Retail Merchandising
- Transaction Processing

Lending:

- Green Dot Money, a lending marketplace community
- Green Dot Bank Secured Credit Card (pending regulatory approval)

New Products & Initiatives



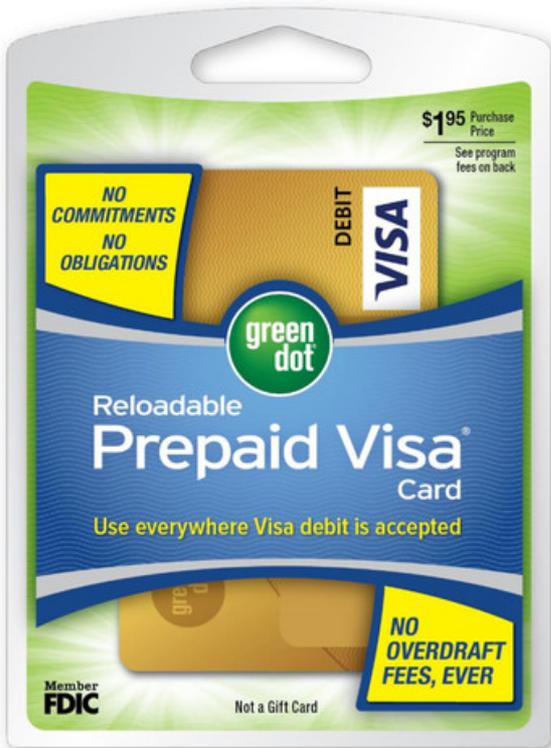
SIMPLE FEES. NOTHING HIDDEN.

Unlimited use	\$9.95 per month. The first Monthly Charge will be deducted the first time you use the card or the day after you register the card, whichever happens first.
Reloading with cash	Up to \$4.95
Getting cash	\$2.50 for cash withdrawals at a bank or ATM and 50¢ for balance inquiries, plus whatever the bank or ATM owner charges. Free cash off your card when you make a purchase at many retailers.
Replacement card	\$5
Foreign transactions	3% of transaction amount
Early access to your direct deposit money**	FREE
Pay any bill with our online bill pay service	FREE
Instantly send money to another Green Dot Cardholder	FREE
24/7 customer service	FREE

*Optional services, features or products, like ordering paper checks or using photo check deposit, may require additional customer verification and will require your acceptance of those applicable fees, terms and conditions.
**Up to 2 days early access depending on when we get the payment instructions from your employer or benefits provider.

EXT ID 123 456 789 0 00000 00000 0

12345 12.345.678 EXP 01/01/17



Secret
until
end of
January



green
dot

Service Fee
\$5.95

MoneyPak[®]

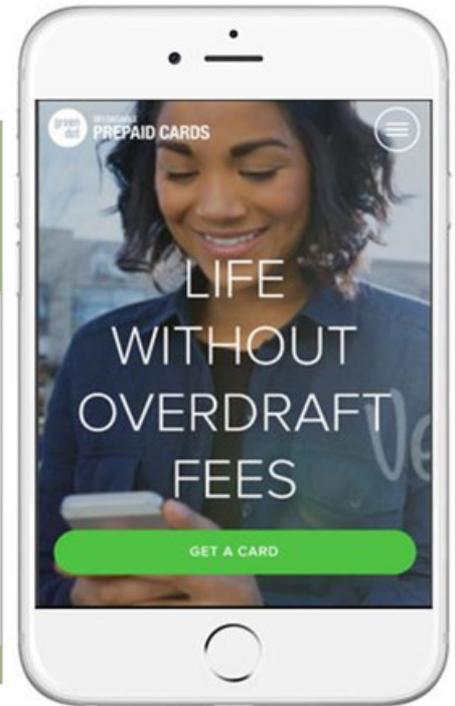
Reloads Prepaid Cards



Green Dot Direct

Web, App Stores and Direct Mail

The screenshot shows the Green Dot Direct website homepage. At the top left is the Green Dot logo with the text "RELOADABLE PREPAID CARDS". To the right are links for "REGISTER / ACTIVATE" and "LOG IN", and a prominent orange "GET A CARD" button. Below this is a navigation menu with links: "GETTING STARTED", "ABOUT THE CARDS", "ADD FUNDS", "MOBILE", "SIMPLE FEE PLAN", and "HELP". The main content area features a photo of Steve Harvey, identified as "STEVE HARVEY Green Dot's Spokesperson", holding a Green Dot card. Next to him is a quote: "GET PAID UP TO 2 DAYS FASTER WITH PAYROLL DIRECT DEPOSIT." followed by the text "Subject to your employer's payroll process and timing." and a "LEARN MORE" link. Below the quote is another orange "GET A CARD" button. At the bottom of the main content area, it says "No commitments • No obligations • No overdraft fees, ever". A footer note states "Use it everywhere that Visa debit cards are accepted in the US."



On-Demand Workforce Solutions

- 1099 Worker is offered their own small business account from GoBank and is instantly approved. *(Have you ever tried to get a small business account?)*
- Standard GoBank fees are way less than traditional business accounts and feature no overdraft fees and a huge, free ATM network.
- Instant payment and slick API integration provides a big incentive for enrollment.
- Company gets a rev share, some data and a compelling way to retain, reward and communicate with their best workers.



The screenshot shows the SHIPT GoBank enrollment interface. At the top, there is a navigation bar with the SHIPT logo and links for 'HOW IT WORKS', 'HELP', 'BE A SHOPPER', 'GIFT', 'LOGIN', and a 'JOIN NOW' button. Below the navigation bar, a breadcrumb trail reads 'Register > Direct Deposit > Done!'. The main content area features the GoBank logo and the headline: 'Open a new GoBusiness account from GoBank, member FDIC. Its the easiest and fastest way to get paid!'. Three bullet points list benefits: 'Get paid immediately after you', 'Easily separate your business', and 'Use your GoBusiness Visa debit card to automatically get discounts at merchants you use every day, like gas, fast food and office supplies.' Below the text is a purple 'ENROLL NOW' button, followed by the word 'OR' and the heading 'Enter Bank Info'. Two input fields are provided: 'Account #' and 'Routing #', both with padlock icons indicating security. A green 'SUBMIT' button is located at the bottom of the form.

TPG Tax Partner Integrations

Free
\$750^{**}
 UP TO
TAX TIME LOAN

Ask us about *PreFUND*

Loan must be deposited onto a Green Dot® card Monthly card fee may apply 30 days after first card funding Fees apply for ATM withdrawals outside MoneyPass network

ISSUED ON
GREEN DOT TAX TIME LOAN PREPAID CARDS



Credit Companion Channel

- Integrated offer to help credit applicants get to a “yes.”
- Declines get a pre-approved Green Dot prepaid card that, if kept in good standing for 12 months, can help the lender re-underwrite the applicant.
 - IE- “We weren’t able to approve you for the xyz credit card. But, we’re pleased to let you know you’re pre-approved for the Green Dot Bank prepaid card. If you use the card and keep it active in good standing for 12 months, we will re-evaluate your application at that time...”
- Also offered as a debit card with the full credit card value proposition for certain affinity programs.
 - IE- “Apply today for the xyz Visa Card with loyalty rewards points. Whether its credit or debit, you’ll enjoy the same rewards.”
 - Debit is appealing to millennials and others who value the particular affinity’s reward program, but don’t want or need credit.

MY ACCOUNT



a lending marketplace
community

APPLY NOW



GREEN DOT
CORPORATION
reinventing personal banking for the masses

Green Dot Money

A lending marketplace community

- In a typical month, Green Dot attracts more than 13 million phone inquiries, 10 million online and mobile web visitors + millions more who see our ads and buy our products.
- The proposed marketplace would play “matchmaker” to applicants on one side and approved lenders on the other, with Green Dot playing the role of “community gatekeeper.”
- A “Yes” will be presented to the applicant for acceptance. A “No” may be offered a pre-approved Green Dot Bank Secured Credit Card. (pending regulatory approval)
- Green Dot Money would provide value added services to both sides:
 - To the lender (marketing, risk management, basic automated loan servicing, basic compliance payment processing, appended underwriting data)
 - To the consumer (vets lenders, hosts complaint & resolution forum, provides credit education, shops for the “best yes.”)
- Matchmaking fees/CPA paid by the lender average between 10%-15% for an average size loan of \$1500 amortized over a 12 month term, based on data provided by discussions with potential participating marketplace lenders.



Mission:

To find a “yes” in a sea of “no’s” for America’s LMI consumers

Green Dot Bank Secured Card

(pending regulatory approval)

- Customer applies online through numerous Green Dot controlled channels and card is sent in the mail.
- Customer opens account and makes a security deposit of at least \$200 at any Green Dot retailer, or as a transfer from their bank account to start using the card.
- Initial credit line is equal to the security deposit.
- If the customer pays in good standing for a period of time, the credit line is increased gradually, becoming a largely unsecured credit card over an extended period of time.
- Revenue is earned primarily from an annual fee and interest on outstanding balances.
- Monthly bill can be paid online or in cash at any Green Dot retailer
- Incentive is provided for auto-draft from a Green Dot Bank deposit account.

Capital Allocation

- Ongoing commitment to our share repurchase program. (\$150m authorization; \$40m used thus far)
- Keeping an eye out for accretive acquisitions that are strategic to our growth roadmap.

Green Dot Powers Green Dot



-  All distribution channels bring customers
-  Customers reload cash at our retail stores
-  Customers visit our touchpoints for service
-  On our touchpoints, customer applies for a loan
-  Funded loans generate deposit account sales
-  Declined loans generate Secured Card sales
-  Customers with loans retain longer, reload more cash and generate better RPU
-  Acquisitions fuel the wheel

Commentary from the Q3 Call

- We believe legacy declines have stabilized.
- We won't lap YoY legacy declines until 2H 2016.
- As such, we expect to enter 2016 with an approximate 5% headwind that we will need to overcome to be flat YoY.
- New initiatives planned for 2016 give us confidence we can achieve the needed grow-over, but there is always risk because large portfolios take time to turn-around and the prospects for new products are inherently uncertain.

Incremental Commentary:

- We won't formally guide 2016 until the Q4 call, which we will schedule for late in February so we can guide with the benefit of as much data as possible on new product performance.

