



Green Dot Corporation Announces Q3 Earnings Date; Reaffirms Q3 Guidance

October 17, 2022

Company to Postpone Investor Day

AUSTIN, Texas--(BUSINESS WIRE)--Oct. 17, 2022-- Green Dot Corporation (NYSE: GDOT) will host a conference call and earnings webcast to discuss its third quarter 2022 financial results on Wednesday, November 9, at 6pm ET. A press release with third quarter financial results will be issued after the market closes that same day. The live webcast of the call can be accessed from Green Dot's investor relations website at <http://greendot.com/>. A replay will be available at the same website following the call.

Green Dot currently expects that its preliminary financial results for Q3 2022 will be at or near the high end of the guidance ranges it previously communicated in connection with its Q2 2022 earnings release on August 4, 2022. The company will provide more detail on Q3 2022 financial results on its scheduled earnings call.

Additionally, Green Dot will postpone its Investor Day, which was originally planned for November 2022, due to the recently announced CEO transition. Green Dot will announce a new date for the investor day at the appropriate time.

About Green Dot

Green Dot Corporation (NYSE: GDOT) is a financial technology and registered bank holding company committed to giving all people the power to bank seamlessly, affordably, and with confidence. Green Dot's technology platform enables it to build products and features that address the most pressing financial challenges of consumers and businesses, transforming the way they manage and move money and making financial empowerment more accessible for all.

Green Dot offers a broad set of financial services to consumers and businesses including debit, checking, credit, prepaid, and payroll cards, as well as robust money processing services, tax refunds, cash deposits and disbursements. Its flagship digital banking platform GO2bank offers consumers simple and accessible mobile banking designed to help improve financial health over time. The company's banking platform services business enables a growing list of the world's largest and most trusted consumer and technology brands to deploy customized, seamless, value-driven money management solutions for their customers.

Founded in 1999, Green Dot has served more than 33 million customers directly and many millions more through its partners. The Green Dot Network of more than 90,000 retail distribution locations nationwide, more than all remaining bank branches in the U.S. combined, enables it to operate primarily as a "branchless bank." Green Dot Bank is a subsidiary of Green Dot Corporation and member of the FDIC. For more information about Green Dot's products and services, please visit <http://www.greendot.com/>.

Forward-Looking Statements

This communication 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 future events that involve risks and uncertainties. Actual results may differ materially from those contained in the forward-looking statements contained in this communication, 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 continuing impact of the COVID-19 pandemic on Green Dot's business, results of operations and financial condition, the effectiveness of Green Dot's measures taken in response to the COVID-19 pandemic, changes in general economic conditions in the United States and the U.S. government's response thereto, shifts in consumer behavior towards electronic payments, the impact of the U.S. presidential administration on, among other things, the regulation of financial institutions and corporate tax rates, the timing and impact of revenue growth activities, Green Dot's dependence on revenues derived from Walmart, the timing and impact of non-renewals or terminations of agreements with other large partners, impact of competition, Green Dot's reliance on retail distributors for the promotion of its products and services, demand for Green Dot's new and existing products and services, continued and improving returns from Green Dot's investments in strategic initiatives, potential difficulties in integrating operations of acquired entities and acquired technologies, Green Dot's ability to operate in a highly regulated environment, including with respect to any restrictions imposed on its business, changes to existing laws or regulations affecting Green Dot's operating methods or economics, Green Dot'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, economic, political and other conditions may adversely affect trends in consumer spending and Green Dot's involvement in litigation or investigations. These and other risks are discussed in greater detail in Green Dot'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 Green Dot's investor relations website at <http://www.greendot.com> and on the SEC website at www.sec.gov. All information provided in this communication is as of the date hereof, and Green Dot assumes no obligation to update this information as a result of future events or developments, except as required by law.

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