



ICR Xchange Discussion Materials

January 2014

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 may contain forward-looking statements, which are subject to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. These statements may include, among other things, statements regarding the Company's full-year 2014 outlook. 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 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, demand for the Company's new and existing products and services, continued and improving returns from the Company's investments in new growth initiatives, the possibility that the migration of accounts from GE Consumer Retail Bank to Green Dot Bank does not achieve regulatory approval, potential difficulties in integrating operations of acquired entities and acquired technologies, the Company's ability to operate in a highly regulated environment, changes to existing laws or regulations affecting the Company's operating methods or economics, the Company's reliance on third-party vendors and card issuing banks, 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 <http://ir.greendot.com/> and on the SEC website at www.sec.gov. All information provided in this release and in the attachments is as of January 13, 2014, and the Company assumes no obligation to update this information as a result of future events or developments.

Our mission:

to reinvent personal banking for the

masses



(the other 99%)

Our vision:

By providing fair, honest and modern financial solutions for main street America, Green Dot can become one of the largest, most respected and most profitable FinTech Banks in America

A large and growing market opportunity

Cash Economy

- Costly and time consuming
- No consumer protections
- Unable to make or receive electronic payments

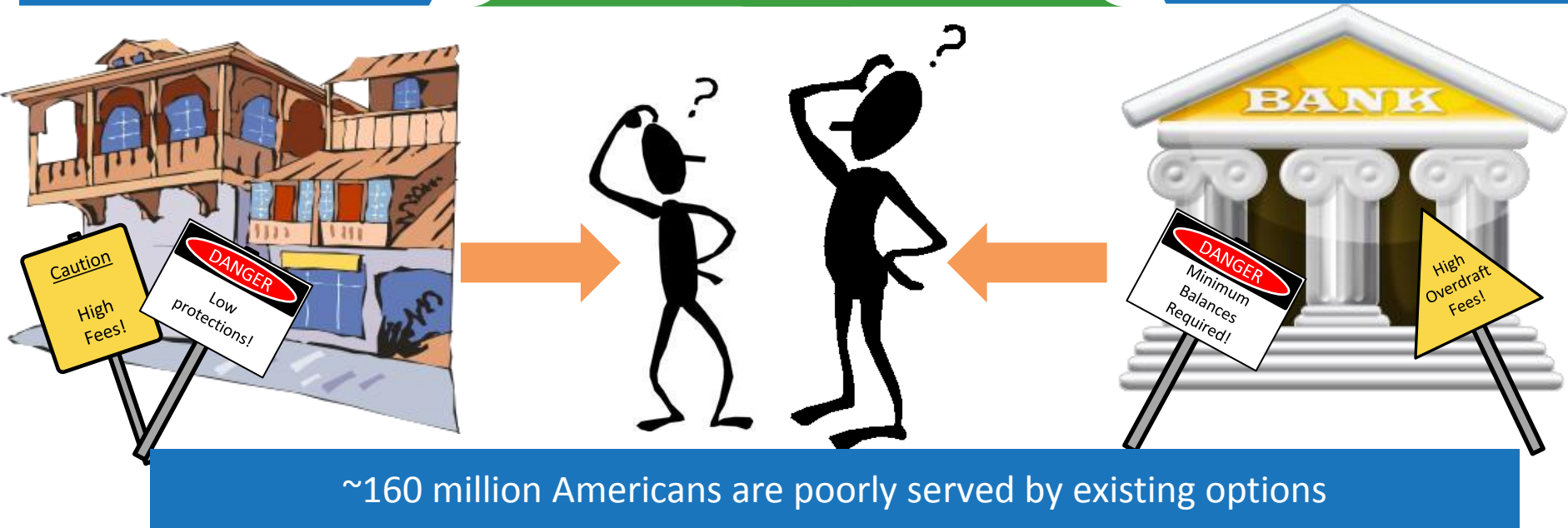
17M Unbanked

51M Underbanked

~90M Unhappily-banked*

Traditional Banks

- Increasing/Surprising fees
- High minimum balances
- High overdraft fees
- Inconvenient hours



Green Dot is...



Pioneer

- First to sell and reload prepaid debit cards at retail
- Founder led by two-time E&Y Entrepreneur of the Year, including 2011 National Award for Financial Services. Named top 10 most innovative banking CEO in 2013.
- A Bank Holding Company regulated by the Board of Governors of the Federal Reserve

Disruptor

- Mission is to reinvent personal banking for the masses
- Provider of among lowest cost, highest value banking products in the industry, with no penalty or overdraft fees ever
- Lives at 4-way intersection of banking, technology, consumer products, and consumer advocacy

Leader

- #1 brand name in prepaid, with highest unaided awareness and highest brand preference amongst unbanked
- Biggest in general purpose reloadable (GPR) space
- Largest and most ubiquitous reload network in US

Our unique assets and capabilities



We are the consumer brand of choice

- What would you consider to be the best brand of reloadable prepaid debit cards?
- Which brand do you believe provides the best protection if your card is lost or stolen?
- Which brand would you be most likely to get?
- Which brand do you think would have the lowest cost to use?

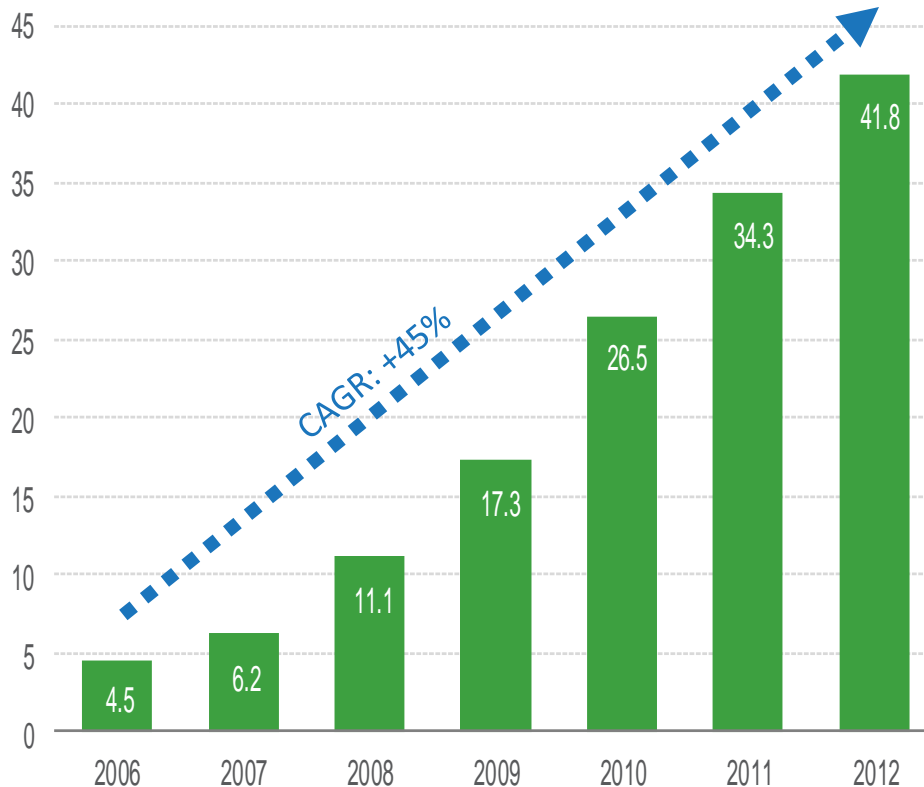
Consumers cite Green Dot 3x more often than any other brand

Conducted by Bovitz Research on behalf of Green Dot Corp, June 2013**

We own industry's leading reload network

In millions, except percentages

GDOT Network Cash Transfers



- The largest reload network with 4X the cash load volume of next largest competitor
- Green Dot reloads an entire industry with >100 partners
- ~6 million customers use Green Dot an average of six to seven times per year
- Green Dot's reload network provides retailers with a highly profitable SKU and repeat traffic

Green Dot Network is a highly differentiated asset

Green Dot Bank offers several distinct advantages

- Efficiently innovate and launch financial products (GoBank, new MoneyCard suite)
- Direct Access to Fund transfer systems (Federal Reserve Wires and ACH)
- Mitigate financial, operational, reputational, and regulatory risks
- Direct regulation by Federal & State regulatory agencies, including CFPB
- Green Dot Bank programs exempt from regulated interchange caps
- Strong capital ratios and very limited credit and interest rate risk
- Efficiencies and cost reductions through vertical integration

History of our Walmart relationship



+



2006

- Initial Walmart MoneyCard contract signed
- 400 store pilot launches



2007 - 2008

- MoneyCard launches nationwide following successful pilot
- Green Dot launches Walmart Visa Gift Card
- 1st MoneyCard renewal

2009

- Launch of industry leading \$3-\$3-\$3 pricing which doubles the category overnight

2010-2011

- 5-year renewal with 4.9% equity stake
- Introduction of new MoneyCard packaging and suite of MasterCard products

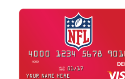


2012

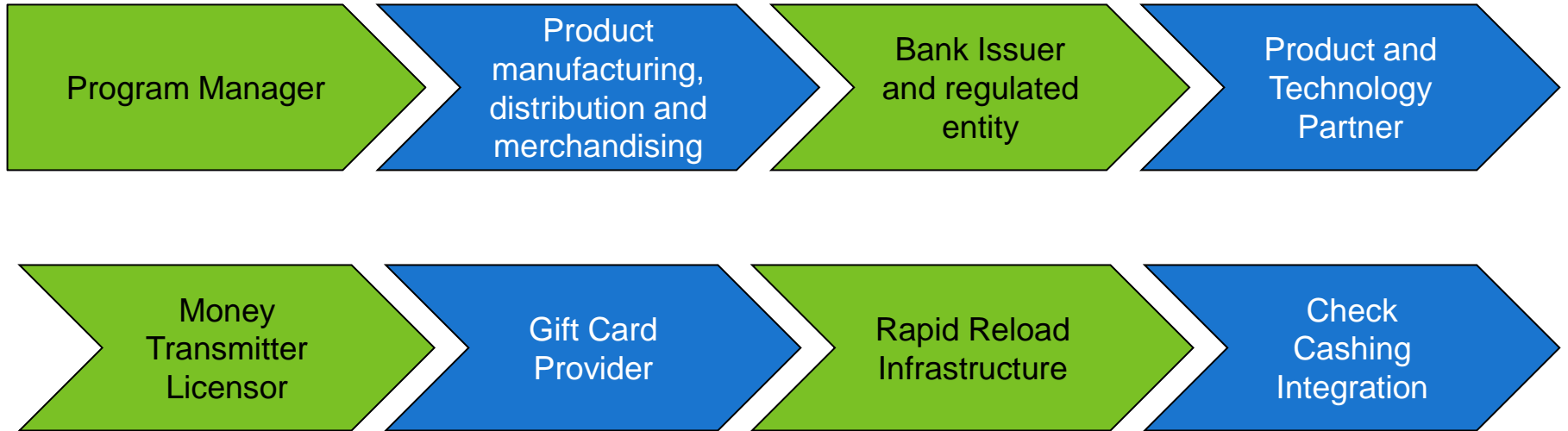
- Green Dot Network and Walmart partner to launch Rapid Reload as a GPR reload hub
- Green Dot signs multi-year renewal to continue serving as program manager for Walmart Visa Gift Card

2013

- Green Dot Bank approved to become the bank issuer and the deposit holder for Walmart MoneyCard, replacing GE Consumer Retail Bank
- Green Dot expands offerings from 6 to 14 facings, launching 9 new card products
- Green Dot establishes new, high-speed direct connection with Walmart POS system
- Green Dot adds 4 new Gift Card SKUs to Visa Gift Card program, including variable-load
- Green Dot expands Bentonville, AR office



An integrated platform



Positioned for growth in 2014

- 27,000 new retail doors launched in Q4 2013
- Strong initial entry into the FSC channel (check cashing stores)
- 9 new product offerings at Walmart in Q4 2013
- Green Dot Bank to become the bank issuer and deposit holder for all Walmart MoneyCard products in 1H 2014
- GoBank positioned to attract a new, more mainstream market
- Our brand is the consumer's top choice for prepaid—having shown strong and resilient performance against competition from Chase, American Express, US Bank, Western Union and many others in 2013
- Industry pricing stable with most all prepaid brands, except American Express, maintaining or increasing historic pricing levels
- Heavy TV and in-store marketing from American Express and other large competitors helping to grow overall awareness and appeal of the prepaid product category



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