Helping banks and CUs put cash *where* their members are.

Meet the fintechs CAFE is scaling to serve low and moderate income (LMI) communities across America.

DH

D'ontra Hughes

Founder & CEO, SPARE

SWIPE →

FROM $5 ATM FEES TO FINANCIAL INCLUSION

Built by someone who *paid* the fees too.

Tired of paying $5 to withdraw $20 and endlessly searching for an ATM, **D'ontra Hughes** built SPARE to fix it.

Today, SPARE partners with **banks and credit unions** to help their members deposit and withdraw cash fee-free at nearby retailers, turning corner stores, bodegas, and local merchants into a Virtual ATM network spanning **32 states** and **12,000+ active retail locations (including Walmart)**.

- Black founded
- Visa & Dejavoo partner
- $4M ARR
- Money20/20 winner

*A world where financial access is a **given,** not a privilege. Your business can be a pillar in the community while **growing profits.** It's not one or the other.*

D'ontra Hughes · *Founder & CEO, SPARE*

Tackling financial *deserts.*

CORE BENEFICIARY

Cash reliant LMI households

Pay an average of $5 per out of network ATM withdrawal, a regressive tax on the underbanked that compounds the true cost of being poor in America.

DISASTER RESILIENCE

Cash access when ATMs fail

SPARE's distributed retail model can support cash access continuity when traditional ATM access is limited, keeping cash flowing in affected communities.

DIRECT CRA ALIGNMENT

White labeled for mid sized banks to earn **Community Reinvestment Act credit** through cash access in branch deserts, while creating supplemental revenue for small business owners in LMI neighborhoods. Money20/20 Startup Pitch winner. Visa, Pax, and Dejavoo partnerships.

30 fintechs.
One *scaling* network.

Through CAFE, SPARE connected with community banks, credit unions, investors, and industry leaders accelerating their path to serving LMI communities at scale.

CAFE PARTNERS

ABA	American Bankers Association
AFC	American Fintech Council
WSFS	CARES Foundation
SBDC	Small Business Development Center
M&T	M&T Bank
CRB	Foundation@ Cross River

Help CAFE scale the next cohort.

Every dollar fuels founders building financial equity for LMI communities. CAFE supported activity qualifies for CRA community development consideration.

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