



PODCAST TRANSCRIPTION SESSION NO. 243–JARED HECHT

Welcome to the Lend Academy Podcast, Episode No. 243, this is your host, Peter Renton, Founder of Lend Academy and Co-Founder of the LendIt Fintech Conference.

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Today's episode is sponsored by LendIt Fintech USA, the world's largest fintech event dedicated to lending and digital banking. It's happening on our new dates of September 30 and October 1, at the Javits Center in New York. This year, with everything that's been going on, there will be so much to talk about. It will likely be our most important show ever, so come and join us in New York to meet the people who matter, to learn from the experts, and get business done. LendIt Fintech, lending and banking connected. Sign up at today at lendit.com/usa

Peter Renton: Today on the show, I am delighted to welcome back Jared Hecht, he is the CEO and Co-Founder of Fundera. Now, Fundera is a marketplace, a small business finance and they are the epicenter of the small business world right now as pretty much every small business owner in America wants to get access to the Paycheck Protection Program, also known as the PPP, and Jared has sort of turned his business on a dime in the last couple of weeks to really build a conduit between the small business owners and the providers of finance, and he's really becoming a real resource for small business owners.

So, I wanted to get him on the show, obviously, to talk about the PPP, talk about what exactly Fundera is doing, talk about how he thinks the program is going, where he's sending the applications that he's getting, talk about fintech and as we're recording this, it was just last night that the SBA sent out applications to fintech lenders to be approved so, we talk about that in some depth. And we talk about the boons of community banks at this time and as far as the program goes, how much we think we're going to need. He also talks about what are some of the outcomes that we're going to see that's really going to come out of this crisis. It was a fascinating interview. I hope you enjoy the show.

Welcome back to the podcast, Jared!

Jared Hecht: Thanks so much for having me, Peter.

Peter: My pleasure. I know it's a very, very busy time, so I appreciate your taking the time out. So, why don't we get started just by telling the listeners what the last month....particularly, the last two weeks, what that's been like for you and Fundera.

Jared: It's been chaotic, is one word that, I think, happily describes things and also transformative and in many ways empowering and inspiring, so a blend of all these strange emotions and sentiments.



Peter: Right.

Jared: You know, chaotic, largely because we work from a world at Fundera where as a marketplace first, small business financial solutions, we work with a lot of online lenders, and most of those online lenders have either paused lending to new customers, and frankly, even to existing customers, or they've reduced their credit box anywhere from 75 to 90%, so activity of most online lenders has decreased rapidly.

Fortunately, at Fundera, we've spent the past two years developing a really robust program working with banks, both banks to provide term loans and lines of credit through Fundera and banks who are SBA lenders with both of our own 7 (a) practice and how and that's still going strong, like 7 (a) SBA Lending is mostly developed and I'm pretty happy fortunate for that. We've also been able to use all of our knowledge from SBA and leverage it to spin off a process for PPP lending.

So, chaotic, largely, because part of our business has been temporarily paused and that is the business that we do with online lenders and been highly re-focused on how do we help small business owners navigate all these complexity when it comes to new government policy and government lending while all of these policy is brand new and everybody at Fundera, all of the banks, all of the online lenders, all the large fintech players are trying to figure out how to do it and work on this in real-time.

Peter: Right.

Jared: And, last but not least, you know, inspiring, largely because then small businesses are getting covered right now. It's unlike anything I've ever witnessed, most likely anything anybody has ever witnessed in our generation where, you know, were you to walk outside and do not walk outside right now, (laughs) but we're into walk outside.

You'd seldom see a small business that was open and we feel like at Fundera, you know, you have the....all of our health care workers literally on the front line saving lives right now, saving lives. At Fundera, it really feels like while we may not be working in hospitals, while we are all working remotely, or from home, it does feel like we are the front line saving the lives of small business and that is extremely....that's just a rallying cry behind that and naturally, inspiring.

Peter: Right. That's exactly why I wanted to get you on the show because I feel like this really is....it's so critically important for not just fintech, but for the whole country that we get this money out to small businesses as quickly and efficiently as we can. You know, I'm on your website right now and the front and center of your Home Page is "Get Access to the SBA PPP with One Easy Application." So, maybe just take us through how you're able to build this application and what you're doing with this PPP Program.



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Jared: Yeah. So, what we're primarily doing at Fundera is trying to educate small business owners on all the newfound options that they have that are available to them, and those are options that range from things like the SBA Disaster Loan Assistance Program to Federal State and City Level Grant Center are now available and being distributed by both federal government, state government and city government all to the way what does PPP mean, how do I apply for PPP, whether it's through Fundera, or what's my best course of action, should I think about going to my bank, or community bank and what are the tips and tricks for that, and last but not least, how do I think about SBA 7(a) that's on the table which for small business owners in the audience out there are very much it.

So, we've really tried to re-arrange the company around those programs. It's fascinating because over the course of two to three weeks, the primary small business lender is now the government, whether it's at the state level, or the federal level, that is the primary small business lender. So, one of the things that we've done is we've signed up the PPP application and we're working with all of our banks that we had initially worked with that did 7(a) lending through Fundera and helping them stand up their PPP program and helping our customers access those funds and apply for those funds.

Frankly, it's been enormously challenging because as I alliterated to before, everyone is literally figuring us out in real-time and the past week and a half was kind of updating all the guidance that everyone's received from the Treasury and the SBA. People have been amending their applications and at Fundera we have to really map our applications and our processes to that of all of our lenders and as those fluctuate, or change, or as kind of the underwriting requirements or document requirements change, we have to reflect that with our customers as well.

It's been hard, it sounds kind of easy, but it's actually been really hard and we've also had to work with all of our partners as they figure out how to navigate E-Tran, what are the issues when that becomes overloaded, how can they better automate their systems to deal with all these unprecedented events. So, we're all scrambling to figure it out in real-time and try and help as many small businesses that we can. I kind of just shake my head, laugh a little bit whenever I hear people say hey, we got this 100%, you know, we're totally dialed-in, that's just not true (laughs), but it's an adventure, man, and it's kind of one time where everybody is bonding together and figuring this out together.

Peter: Right, for sure. I should mention too, we're recording this on April 9th because I know this is a very fast moving situation. It will be published on April 17th, but.....

Jared: Oh, my gosh!

Peter: Yes.

Jared: It's going to be like getting in a time machine by then. (Peter laughs).



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Peter: It will be, it will be. But, I want to talk aboutjust last night, because you mentioned you were working with banks, the reason you're working with banks is it's only the approved SBA lenders that have been able to do this program and many of the fintech lenders that you work with and that we know very well have really been shut out of the program. But, last night, they finally came out with an application for these lenders to apply to the SBA to get approved, I guess, I'd be curious aboutI wrote an article this morning about many of the fintechs are going to apply. So, do you think next week you'll be working with fintechs like you're working with banks, or do you think this is going to take longer?

Jared: You know, at this point, just given all the curve balls that have been thrown throughout this entire process, like what's the point of predicting what's actually going to happen. You know, I would very much like for it to be the case tonight, or tomorrow. We've, obviously, been communicating with all these companies since this all began, everyone's been preparing to be both a lender, but many of them are already an agent mainly because they have to be, right, like they need to find a way to steer their customer base to this lending solution to help them and also to protect themselves. So, it's kind of.....for me, it's a guess, maybe the end of next week, I hope the end of next week.

That said, we're communicating with all of them and we plan on working with a select few of them to really help them get it off the ground. I think we have kind of the luxury of already working with a couple of banks and really understanding what this process looks like so we can truly help some of these online lenders get through some of the initial hurdles understanding the thought.

Peter: Right, right. And so, today, we've been five business days this program has been live, I know that many bankers worked over the weekend as well, I'm sure you did, but are you processing PPP loans today that are successfully being submitted to the SBA and being approved?

Jared: That is an excellent, excellent question and that way as an agent visibility as of today, is very, very low. What I can tell you is this, approximately 36 hours ago, we started submitting the first application, the first package application, 36 hours ago, or 48 hours ago, to one and half of our banking partners, testing things with one of our banking partners. We're really beginning to submit meaningful flow to another banking partner, they work with a couple of other people, including their own depository customers, so it's been a little bit difficult to get insight into have they actually been funded yet.

What we do know is that the bank has funded some loans, but we do know that some of the customers have been submitted to E-Tran. That's good, so this process is beginning to work, but, largely, because this program is so incredibly new.....like, normally, when we were working with a lender two, or three weeks ago, you have complete visibility into what happens to an application the second you submit it.



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There are tools that you can see, you have API connection where all this information is automatically fed back to you. Right now, people are literally still getting this system up and running like you could ask questions from some of our partner banks, you can ask questions from large national banks right now like hey, when a customer submits an application, what type of communication do you have with them. Are you informing them of where their application is in the process, whether it is with underwriting, whether it's already processed, like you would just get kind of a bunch of confused looks back at you like we really just started with the application processing volume, we don't know yet how to communicate with customers after the fact.

So, I've got to say, all these is being done in real-time, now, I hope, by the time that April 17th rolls around and people are listening to this, we are living in a much different world where all of these processes are thought through, flushed out and there's no uncertainty, or questions about, hey, where do I stand in this pipeline, of where do I stand in this queue. But, right now, we're just doing our best to make sure that applications are being submitted and confirming that the bank has it and will be processing them.

Peter: Right. I also heard that there's been some challenges with E-Tran. I read in American Banker, I think yesterday it was, where Amazon has been tasked with upgrading....obviously, E-Tran has been overwhelmed, it's not used to getting anywhere close, it's probably a hundred X, or even a thousand X more volume than they're used to.

Jared: Yeah, I think it's right somewhere between 10 to a 100,000 X.

Peter: Okay, okay. (laughs) So, there's not many systems that can do 100,000 X volume without having some challenges, but I know it went down on Monday for several hours, but, from what I've been hearing, it seems like it's doing a little better. I mean, have you heard of E-Tran being down recently?

Jared: I heard that it was down for a little while yesterday. I mean, E-Tran is fickle, man, it's fickle, very few people know anything about it, so it kind of comes as a shock to all the banks when they're trying to become a SBA-approved lender and they pan out and navigate how to use this software. It's going to catch a lot of the online lenders off guard, like a lot of online lenders are used to like, cool, we can just like plug into this system for this API and all is entirely automated.

A majority of banks when they try and pull PLC which is what you do with your E-Tran software which is effectively like the gateway to the SBA ledger, right.....by the way, can we talk about applications of blockchain? At some point in time, this whole thing should be run on a blockchain, but when you use this interface, you are effectively keying-in, or retyping in the information from an application into this web application and you can't get it wrong.

It can take anywhere from five minutes to 20, or 25 minutes if you have that many fields and it can be quite frustrating. And also, if like you are working with a small business owner that has submitted their application to a batch of different people for PPP, and one of those other lenders kind of got there before you and run into each time before you, you might spend ten minutes



only to realize that that customer can no longer be your customer because another bank has processed the application on their behalf. And then, I'm going to nerd out for a second, Peter, and you can just delete it,

Peter: That's okay. (laughs)

Jared: Right. There are kind of ...no, I wouldn't call them hacks, but some software providers with some banks have figured out that they can batch submit applications through E-Tran by using XML, but there's also complications there where anything, or one of the applications have an error, the whole batch of 20, 30, or 40 applications automatically fail and you have to figure out where that came from. All this said, it is very, very difficult to automate and scale this part of the process today. Some banks have figured it out, most of them will not figure it out and there is rumor that one national bank has actually figured out how to circumvent E-Tran entirely and get to the.....

Peter: Wow!

Jared: ...yes, and get to the underlying database, as far as we're, you know, kind of like this new age of PPP conspiracy theories, but that's one of the more interesting ones I've heard lately.

Peter: So, given the SBA is at....I mean, obviously, it would have been great if they've upgraded everything two years ago, but given where they're at technologically....I mean, if you look back over the last two weeks, it certainly has not been a smooth rollout, what do you think the SBA did wrong and what should they be doing differently even today?

Jared: (laughs) Let me preface with whatever I'm saying here, by just saying like the people at the SBA, happened less than two to three weeks, they are working round the clock trying to save small business and what they are doing is just extraordinarily admirable right now. The circumstances are unprecedented and we really just do have to remember and recognize that human beings are doing the best that they possibly can right now to save the day and I commend everybody there for doing exactly that.

I can only imagine that the challenge that they've been encountering are unfathomably difficult, but to answer your question, my general take is the SBA probably, you know, right when some of these conversations began to happen around Federal stimulus sort of became obvious as this happened. It should have been contracting with services like Box, Amazon to build this application, or at least to build new applications on top of what they have built, or fix some of the underlying infrastructure and prepare to scale.

I mean, when you hear about what's happening with the SBA's Powered Loan Disaster System, people are submitting their applications directly to the SBA and they're not hearing back period, they're just not hearing back; no confirmation email, no update as to what's happening for small businesses. They were told that in two to three days, they'd have \$10,000 deposited to their bank account and there's nothing, nothing.



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I've put a poll on Twitter if there's anybody who would apply for that either heard back, or had actually received something and approximately, like 1.5% of people had, so it's just kind of wild. So, I think, dialing in like that program, in particular, would have been important. It was very apparent that this was going to be a national disaster, not a localized disaster like a hurricane, so thinking through it like, hey, is this system actually ready to help small business across the country would have been important.

And then, working with banks is like what could the SBA have done differently, like it's really difficult to anticipate this kind of thing, but, that said, like it is primarily the Federal government's job to anticipate this type of thing. So, solving for E-Tran app would have been one like providing an API, or working on the underlying structure of the database accessibility for banks, or lenders to write to that and pull PLC faster is something that they should have done years ago, not in the moment, or after effect. But, it's hard, you know, like you're dealing with the federal government, it's really difficult to write good software and good programs and what are you going to do in that scenario.

So listen, it's easy to sit here and kind of armchair quarterback what should have happened over the course of the past couple of years. It all feels painstakingly obvious today, but, I think, what matters now is you have extraordinarily hardworking, mission-driven people, many of whom, you know, have grown up throughout the course of their career at the SBA getting to work for small business right now and burning the midnight oil to make this happen. I think we can kind of reflect on this more appropriately after the fact and obviously things will change many months from now when these programs are done with and things return, hopefully, to some semblance of normalcy, but until then, I think the best thing that we can do is just be as supportive as possible and helpful as possible during this process.

Peter: Yeah. So, I've been reading what you write on Twitter and it's super helpful having people like yourself out there sharing in real-time what's been happening. A couple of days ago, you wrote about community banks and how they were really going to be critical to getting this money out, then last night, I see....obviously, we had the licensing came out last night, the application for fintechs came out and you wrote about how fintechs could really be also a huge conduit for helping get this money out.

So, when it's all said and done, do you feel like the typical small business owner, who I know you....obviously, you know these people well and you communicate with them everyday, I mean, do you think....how do you think they're going to view fintech and how do you think they're going to view big banks, community banks after all this is all said and done?

Jared: I think, most will be relatively okay so long as they get the capital they've applied for. What I mean by that is, you know, as frustrated as people are today with a well, which has to deal with this cap, which is not a self-imposed cap, it's federally imposed cap, or how they feel about Chase because Chase hasn't communicated with them and they've submitted the application that have gone deep into the ether and they have no idea where they are, or the early B of A customers who were locked out because they didn't have a business credit card



along with them, I generally think like this thing is...while they will be remembered, they won't be remembered as viciously as they currently are felt today so long as these customers get their financing and do so in a reasonable timely fashion.

That said, I mean, it's pure vitriol for the big banks right now along with their customer base who either does not know the status of their application, or has not been able to apply for an application. It doesn't take much digging, or any digging, for that matter to experience and see it first hand and that's unfortunate. But, I have heard some big banks are actually doing extraordinarily well here, I don't have proof of it, but one the things I've heard of B of A is actually doing an exceptional job when it comes to processing stuff very quickly.

Peter: Yeah.

Jared: There's more stuff we can talk about later, but anyway, I do think that it behooves small business owners, and we've been telling everyone of our customers to make sure, check-in with their bank, if their bank is actually providing PPP financing, to make sure that they're talking to their bank currently, they can actually apply. But even then, like I got an email from my sister-in-law today who's a dentist in Columbus, Ohio and she applied for PPP financing with her bank, Huntington, on Friday, but today, got an email saying they are temporarily pausing any new applications simply to deal and process the backlog that they currently have.

They can't accept any new applications because that's how big their backlog is and just dealing with that operational overhead is extraordinarily cumbersome. It doesn't mean that they will never get any new applications again, it just means that they have to get through with what they currently have.

So, we've been advising a lot of those customers to come to Fundera, see how we can help, but also to check-in with their community bank. I've talked to roughly 150 banks over the course of the past two weeks and one common thing we've seen amongst community banks who are taking this seriously is that they're really leaning into this and they're really using it as an opportunity to acquire more customers within their geographical footprint saying things like, hey, we are currently only lending to depository customers, but if you want to apply for a PPP loan with us, we are happy to deposit it into an account in our bank that you will move your deposit into.

And, a lot of our customers when they hear that and they have zero idea where they stand with their current bank, whether it's a national bank, or a large regional bank, they find that enticing and they're pursuing that and we strongly encourage it, for now, so long as the customers are in need of capital. So, you know, I think what we might see, when all is said and done here, is a very real appreciation, specifically amongst small business owners for their community bank and this notion that in times of need, it's really does behoove a the small business owner to have a banker, or a financial adviser that they think of as a true partner, that they can turn to to help through all these decisions and they just get more of that locally.

Peter: Right.



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Jared: In a community branch, the community bank, whose purpose is to serve them, than you do at a national level. Not to say, like national banks aren't good, like they provide so many services that a community bank could never provide, but in time like this, it kind of makes sense.

Peter: Yeah. You kind of want to just talk to somebody. That's the challenge that a lot of these big banks have and I really feel like, yeah, you're spot on there. I mean, fintech hasn't had a chance yet and it's about to get a chance, obviously, if the approvals come through for their applications to become lenders, but if you do the math here and you look at....I heard yesterday there was over \$100 Billion that's already been applied for and there's obviously still many, many small businesses who haven't been able to get their application in. If you do the math, it looks like we're going to run out of the regional 350 this month, in April.

I even heard people saying by the end of next week it might be out and then, obviously, we've talked about Treasury Secretary Mnuchin has come out and said he wants another 250, they're currently squabbling in Congress about that, but there's no question there'll be more, I think, coming out of Congress very soon. I mean, do you think....what's your sense, I mean, if you look at it are there 10 million businesses, they're going to want an average of \$300,000, that's like \$3 Trillion, but it's certainly (Jared laughs), you know, the numbers start to get very, very large. I guess the question is, how much will satisfy the small businesses of America right now, do you guess?

Jared: Well, I think there's no satisfying the small businesses of America right now. The 350 needs to be, at least, doubled and when you think about that doubling, that doubling is on a temporary basis, right, the CARES Act out for small business, specifically and PPP, via program that'll last through June.

What happens if this notion of social distancing and quarantining continues and bleeds into Q3, then you have a program that probably needs north of \$700 Billion, arguably closer to a Trillion dollars in order just to make it through Q2 and when I say make it through Q2, I mean bare bones make it through Q2 while there will still be like pretty significant mortality rate amongst small businesses.

Peter: Right.

Jared: If this extends into Q3, you're going to need more, so the short answer is there needs to be significantly more capital, anywhere between two to three X than what's originally been allocated and that's just to make it through the 2nd Quarter.

Peter: Yeah, that makes sense. So, question, I mean, this is really a fast moving story, you're running a very important business that's sort of helping the small businesses, how are you keeping up personally with everything, with what you've got to do, changes you need to make connecting with banks, I mean, how are you keeping up?

Jared: Like how am I doing, my mental state? (laughs)



Peter: Yeah, like how are you keeping up with the knowledge that you've got to actually absorb to make your business serve the customers efficiently.

Jared: You know, I think at the start of all of these, the general strategy was for everybody to go wide and talk to as many people as they possibly could and then you kind of hone in on who you're really going to work with through thick and thin throughout all of these and who do you generally feel like is not full of shit and knows what they are talking about and then you go deep with the selection of the people. So, I think we've held together a really great network of people who are very attuned with what's happening, both in the policy level, at the operational level, who to work with at the SBA, online lenders and banks and then just think about the free information.

Here, like in this world, people aren't competing with one another with the exception of, I think, banks and fintechs who will be competing with one another very shortly, but people are really trying to collaborate here and make sure that small business is successful because that's ultimately the most important thing to all these businesses, just to make sure small businesses stay afloat. So, the short answer is, find good and trusted people and share information freely amongst them together.

Peter: Right, right, okay, that makes sense. So then, I'm curious about....we're almost out of time, but I want to get to a couple of more things and.....

Jared: Sure, I'll answer fast.

Peter: (laughs) Okay. So, firstly, do you know of any small business anywhere in the country, or have you heard of one, second hand even, that have received their PPP money yet?

Jared: Yes.

Peter: You do, okay, that's good, that's good.

Jared: It is good.

Peter: Yes, yes.

Jared: Absolutely perfect, that means it's working.

Peter: Okay, okay. I haven't heard of any yet, so I think that bodes well. So, maybe we can just finish up with a question, I mean, I've been a small business owner my whole career, my father was a small business owner, I grew up in a household that valued that. I mean, your life is all about the small business owner, so I feel personally very motivated to do everything that I can to help everybody along.

But, I'm just curious to see what.....when we look back at this next year, let's just assume we get back by the end of Q2, social distancing is.....you know, restaurants have opened up, movie theaters have opened up and there is still social distancing happening, but the lifeblood of the



country is coming back, what impact do you see this having on the small business lending landscape long term because a lot of these lenders, as you say, they've shut up shop temporarily, but I feel like we had a really robust small business lending environment coming into this crisis and I'm concerned we won't have one coming out. I'd love to get your thoughts on that.

Jared: I think the SBA is going to be the only game in town throughout the 3rd quarter of this year. We'll see banks start to participateand I'm talking about small business, right, I'm talking about mainstream mom & pop shop here, they will be the only game in town throughout the 3rd quarter of this year, banks will begin to participate in a non-SBA capacity maybe at the very end of the 3rd quarter. In all likelihood, some online lenders like alternative lenders begin to participate in the 4th quarter of this year.

There will be some larger fintechs, I would predict, that have balance sheet capacity that will continue to lend lightly throughout all this, will impact towards the end of the year. I would consider those to be companies like Quickbooks and PayPal where losses might feel like rounding errors and they're just going to do everything they possibly can to support their versions because they are just remarkably customer-centric organizations and they, fortunately, have the capability to be able to do that. But, that's my general prediction, we're set back a couple of years here in terms of like progress that non-bank lenders have made.

Now, there is this thing that can happen which I think likely will happen, for what it's worth, which is that now that online lenders can apply for eligibility to this PPP loan, their customers will be remarkably happy with the experience that they have through them, and as a result, the QuickBooks, the Squares, the PayPals, the Stripes of the world, and as a result the likelihood that they will be eligible for their own bank charter as opposed to having to kind of piggyback off other banks to originate loans and like they can actually create their own depository institutions will become significantly be more likely.

And that in and of itself may open up an entirely new universe on what type of companies can actually start a bank because everyone is thinking about, hey, wouldn't it be neat to actually open up a bank account with Square as a small business owner, or PayPal, or QuickBooks. The answer is probably, yeah, it would be very, very neat and I think the likelihood of that happening much faster than it has today is significantly higher as we exit this period.

Peter: Interesting. I hadn't even thought of that. That is a great way to finish. I really appreciate you taking the time out today, Jared. I know you've got a lot on your plate and thanks for talking with me today.

Jared: Of course, thanks for having me, Peter.

Peter: Okay, see you.

Jared: Bye.



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Peter: You know, it's interesting what Jared ended with there and I think there's going to be some....we're going to see some drastic changes, long terms changes that come out of this and one of them will be that some of the large fintechs find it easier to get a banking license. But, there's also going to be others and I think.....he mentioned community banks and I wanted to share our story here at LendIt also because we've been impacted. We've had to postpone our event and we've applied for the PPP.

We obviously wanted to apply with a fintech, but until last night, there wasn't any way and even as we're recording this, there's still no way to apply directly with a fintech and we bank with a top four bank which has not been all that easy to work with, so we decided over the weekend that we would go with one of the community banks here in Denver and they've been very easy to work with, personal service, they got our application in.

Now, we haven't heard back yet from the SBA, I know that's been challenging, but it has been a great experience and I think, as Jared said, this could be a re-birth for community banks, particularly in small business as they decide that there really is an advantage in having someone you can actually talk to, sit down with and discuss your business needs.

Anyway on that note, I will sign off. I very much appreciate you listening and I'll catch you next time. Bye.

Today's episode was sponsored by LendIt Fintech USA, the world's largest fintech event dedicated to lending and digital banking. It's happening on our new dates of September 30 and October 1st at the Javits Center in New York. This year, with everything that's been going on, there will be so much to talk about. It will likely be our most important show ever. Come and join us in New York to meet the people who matter, to learn from the experts and get business done. LendIt Fintech, lending and banking connected. Sign up today at lendit.com/usa

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