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NEWS RELEASE

Neighborhood Intelligence and Alliant Credit Union Announce Strategic Partnership to Launch Beyond Credit Union

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New financial services platform designed to make the journey of homeownership simpler and less costly

NASHVILLE, Tenn.--(BUSINESS WIRE)-- Neighborhood Intelligence (NASDAQ: NXH) and Alliant Credit Union today announced a long-term strategic partnership to launch Beyond Credit Union, powered by Alliant, a consumer financial services platform designed to help make the journey of homeownership simpler and less costly.

Beyond Credit Union will become the financial services platform within Neighborhood Intelligence’s Everything Home ecosystem, connecting financial products, education, tools and resources with consumers throughout the lifecycle of a home — from preparing to buy and financing a purchase to maintaining, improving and protecting its value.

The platform is expected to include checking and savings accounts, credit cards, personal loans, mortgages, home equity products, rewards integration and other financial services. Financial education, tools and resources will underpin the platform, helping consumers make more informed decisions.

“Every dollar matters for Americans who aspire to own a home or currently own one,” said Marcus Lemonis, Executive Chairman and CEO of Neighborhood Intelligence. “We need to develop financial products that provide both flexibility and value, while giving consumers the education, tools and resources to make better decisions. Beyond Credit Union is about helping people save smarter, borrow smarter and manage the cost of their home more intelligently.”

Alliant will be the exclusive provider of financial services offered through Beyond Credit Union and will retain responsibility for underwriting, credit decisions, rates, fees and financial institution operations. Neighborhood Intelligence will provide the brand, marketing, technology and integration across its ecosystem.

Beyond Credit Union will be embedded across Neighborhood Intelligence's portfolio, led by Bed Bath & Beyond and supported by brands including The Container Store, Overstock, buybuy BABY and Kirkland's. Together, these brands provide the opportunity to reach tens of millions of customers through stores, digital platforms, marketplaces and other consumer touchpoints.

"This is an asset-light partnership that allows us to expand the value of our ecosystem without adding significant capital or operating complexity," said Amy Sullivan, President of Neighborhood Intelligence. "By connecting relevant financial products with tens of millions of customers across our brands, we believe we can unlock meaningful lifetime value and create a new, scalable revenue stream across our ecosystem."

"Neighborhood Intelligence is creating a unique ecosystem around the home, and we believe Alliant can play an important role in helping consumers navigate the financial side of that journey," said Mike Dobbins, President and CEO of Alliant Credit Union. "By connecting financial products, tools and education with the moments when consumers need them, we can make financial services more useful, accessible and relevant to everyday life."

Beyond Credit Union is expected to fully launch in Q1 2027. Beginning immediately and leading up to the formal launch, Neighborhood Intelligence and Alliant will unveil programs and initiatives designed to help aspiring and current homeowners save money and make better financial decisions.

The agreement has an initial five-year term and provides Neighborhood Intelligence with a meaningful economic participation in the program, including revenue generated as the program grows and scales.

About Neighborhood Intelligence

Neighborhood Intelligence (Nasdaq: NXH), previously Bed Bath & Beyond, Inc., is a data and technology company organized around three interconnected pillars: Omni-Channel Retail, Home Services and Home Ownership.

Its portfolio includes Bed Bath & Beyond, Overstock, buybuy BABY, Kirkland's, The Container Store, Elfa and Closet Works, along with its expanding Home Services and Home Ownership businesses. Neighborhood Intelligence connects products, services, financing, expertise and data to make homeownership simpler and more affordable.

About Alliant Credit Union

Alliant Credit Union wants people to expect more from their bank. Built for members instead of shareholders, Alliant is a national digital credit union that delivers tangible value through rewarding financial products, thoughtful digital experiences, and personalized service. With more than 90 years of history and nearly 1 million members nationwide, Alliant combines the strength of a leading financial institution with a member-first mission—helping people feel seen, supported, and rewarded as they move forward financially. Alliant and its products are regularly top-rated by Bankrate, CNBC, NerdWallet, Forbes, WSJ Buyside, and other financial media.

Cautionary Note Regarding Forward-Looking Statements

This communication contains forward-looking statements within the meaning of the federal securities laws. Such forward-looking statements include all statements other than statements of historical fact, including but not limited to statements regarding plans and strategies for the Company, planned commercial arrangements, planned acquisitions; our industry, business strategy, plans, goals and expectations concerning our market position, future operations and other financial and operating information.

Forward-looking statements are neither promises nor guarantees and involve risks, uncertainties and other important factors that may cause actual results to differ materially from any future results expressed or implied by the forward-looking statements, including, but not limited to: the anticipated expansion of Elfa and SFV Services; customer, data and revenue-sharing initiatives; potential investments or acquisitions; and the expected benefits and timing of these initiatives, and other important factors discussed under the caption “Risk Factors” in the Company’s Annual Report on Form 10-K for the year ended December 31, 2025, its Quarterly Report on Form 10-Q for the quarter ended June 30, 2026, as such factors may be updated from time to time in the Company’s subsequent filings with the SEC.

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Source: Neighborhood Intelligence, Inc.