



PSQH //

# Investor Presentation

April 2025








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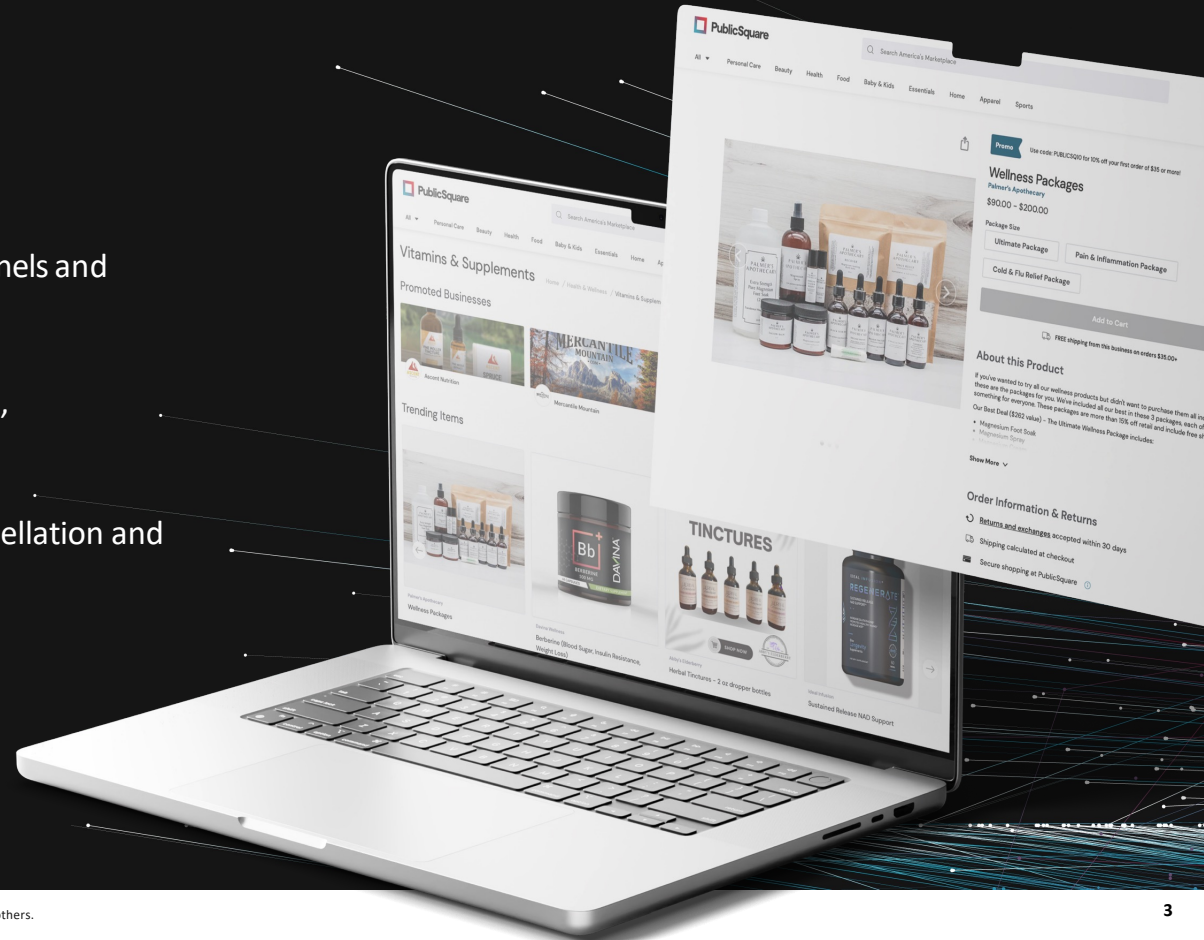
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This Presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act and Section 21E of the Securities Exchange Act of 1934, as amended, and for purposes of the “safe harbor” provisions under the United States Private Securities Litigation Reform Act of 1995. Any statements other than statements of historical fact contained herein are forward-looking statements. Such forward-looking statements include, but are not limited to, expectations, hopes, beliefs, intentions, plans, prospects, financial results or strategies regarding PublicSquare, anticipated product launches, our products and markets, future financial condition, expected future performance and market opportunities of PublicSquare. Forward-looking statements generally are identified by the words “anticipate,” “believe,” “could,” “expect,” “estimate,” “future,” “intend,” “may,” “might,” “strategy,” “opportunity,” “plan,” “project,” “possible,” “potential,” “project,” “predict,” “scale,” “representative of,” “valuation,” “should,” “will,” “would,” “will be,” “will continue,” “will likely result,” and similar expressions, and in this press release, include statements about our expected revenue, revenue growth, operating expenses, anticipated growth, ability to achieve profitability, and our outlook; however, the absence of these words does not mean that a statement is not forward-looking. Forward-looking statements are predictions, projections and other statements about future events that are based on current expectations and assumptions and, as a result, are subject to risks and uncertainties. Many factors could cause actual future events to differ materially from the forward-looking statements in this communication, including, without limitation: (i) unforeseen liabilities, future capital expenditures, revenues, expenses, earnings, synergies, economic performance, indebtedness, financial condition, losses, future prospects, business and management strategies for the management, expansion and growth of our operations, including the possibility that any of the anticipated benefits of the Credova transaction will not be realized or will not be realized within the expected time period, (ii) changes in the competitive industries and markets in which PublicSquare operates, variations in performance across competitors, changes in laws and regulations affecting PublicSquare’s business and changes in the combined capital structure, (iii) the ability to implement business plans, growth, marketplace and other expectations, and identify and realize additional opportunities, (iv) risks related to PublicSquare’s limited operating history, the rollout and/or expansion of its business and the timing of expected business milestones, (v) risks related to PublicSquare’s potential inability to achieve or maintain profitability and generate significant revenue, (vi) the ability to raise capital on reasonable terms as necessary to develop its products in the timeframe contemplated by PublicSquare’s business plan, (vii) the ability to execute PublicSquare’s anticipated business plans and strategy, (viii) the ability of PublicSquare to enforce its current or future intellectual property, including patents and trademarks, along with potential claims of infringement by PublicSquare of the intellectual property rights of others, (ix) actual or potential loss of key influencers, media outlets and promoters of PublicSquare’s business or a loss of reputation of PublicSquare or reduced interest in the mission and values of PublicSquare and the segment of the consumer marketplace it intends to serve, (x) because the payment processing and credit agreements are terminable at will without notice, merchants that have signed agreements to use PublicSquare’s payment processing services may terminate those services or otherwise fail to utilize the services at the expected volume, and (xi) the risk of economic downturn, increased competition, a changing regulatory landscape and related impacts that could occur in the highly competitive consumer marketplace, both online and through “bricks and mortar” operations. The foregoing list of factors is not exhaustive. Recipients should carefully consider such factors and the other risks and uncertainties described and to be described in PublicSquare’s public filings with the Securities and Exchange Commission. These filings identify and address other important risks and uncertainties that could cause actual events and results to differ materially from those contained in the forward-looking statements. Forward-looking statements speak only as of the date they are made. Recipients are cautioned not to put undue reliance on forward-looking statements, and PublicSquare does not assume any obligation to, nor does it intend to, update or revise these forward-looking statements, whether as a result of new information, future events, or otherwise, except as required by law. PublicSquare gives no assurance that PublicSquare will achieve its expectations.

# PublicSquare is On The Move

-  Tech-forward platform
-  Low customer acquisition cost via multiple channels and owned data
-  Highly experienced team in payments, financing, commerce, and marketing
-  Protecting merchants and consumers from cancellation and promoting transactional freedom
-  Anticipating strong revenue growth in 2025



# Who is PublicSquare?

*PublicSquare is a technology-enabled Marketplace & Payments ecosystem serving consumers and merchants who value life, family, and liberty*

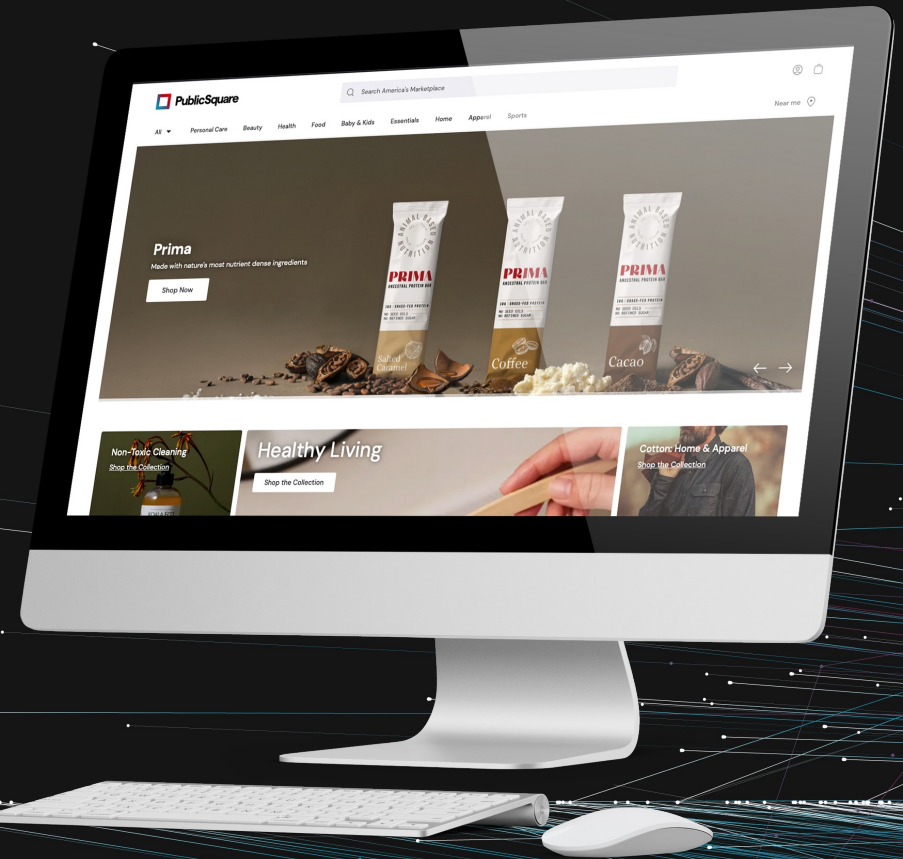
**PSQ Pay  
(FinTech)**



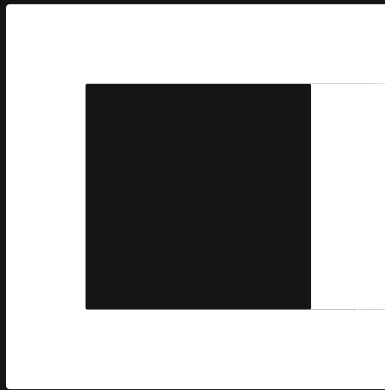
**PSQ Shop  
(Marketplace)**



**PSQ Brands**



## The Power of PublicSquare



### PSQ Pay

The financial technology (FinTech) segment consists of a payments stack with best-in-class technology, competitive rates, and a cancel proof promise. This also includes Credova, a robust suite of consumer financing products catered to the shooting sports industry

### PSQ Shop

The PSQ Shop (marketplace) helps consumers “shop their values” and put purpose behind their purchases at tens of thousands of small businesses that represent the American “Main Street”

### PSQ Brands

The Brands segment consists of D2C companies, EveryLife, a premium life-affirming baby products company, and soon, a values-affirming feminine care line as well

## The Power of the Ecosystem

**100 million** <sup>(1)</sup>

Americans within our  
identified TAM

**Industry Agnostic**

A customer dataset that transcends  
traditional industry vertical silos

**\$7 Trillion**

The Parallel Economy represents the third  
largest GDP in the world

**Next Generation Shoppers**

PublicSquare products and platforms effectively reach  
the next generation with tech-forward experiences

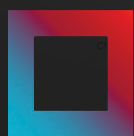
## Payment Processing

Developed a fully cancel-proof payment stack with advanced tokenization and secure wallet technology to protect customer data

Signed and integrating over \$2.5 billion in annualized GMV

Activated our first merchants in Q4 2024 and rapidly activating new accounts via our robust integration library

**Approximately 80% of the Company's sales pipeline comes from existing Credova Credit/Buy Now, Pay Later (BNPL) merchants and PublicSquare Marketplace merchants, who are values-aligned and have actively sought out our payments stack**



**PublicSquare**

PAYMENTS

## Buy Now, Pay Later

Signed \$3.8 billion in annualized Merchant GMV in 2024, with a significant pipeline for 2025

Facilitated over \$60 million in consumer financing transactions in 2024, with an average order value of \$1,194

Consumer financing generated approximately \$13.0 million in net revenue in 2024 and attracted over 800,000 applications

**Sizeable opportunity to cultivate brand loyalty and foster repeat shopping behavior in 2025**



**credova**  
Powered by PublicSquare



PublicSquare is dedicated to expanding its Fintech offerings with a strategic emphasis on sustainable growth, customer engagement, and values alignment:

- **Strengthen BNPL and Payment Processing Solutions**  
Continue to enhance our credit and payment processing offerings, bolstering our cancel-proof ecosystem to continue to meet the demands of values-aligned merchants and consumers
- **Seamless Integration Across Our Merchant Network**  
Integrating our fintech solutions across the entire merchant ecosystem, aiming to offer a unified, values-driven, and largely automated experience
- **Monetize the Customer Lifecycle**  
Optimizing revenue from customer interactions throughout the customer experience -- from initial point of purchase with the merchant to repeat transactions within the PublicSquare Marketplace
- **Expand Our B2B-Centric Model for Growth**  
By transitioning to a B2B focus, we can leverage our merchant partnerships to generate more customers organically, increasing lifetime value while significantly reducing customer acquisition costs



## With Many Additional Brands Eager and Ready to Work with Us

We are proud to be exclusively protecting the financial infrastructure of these great American brands with either our consumer financing or payment processing technology

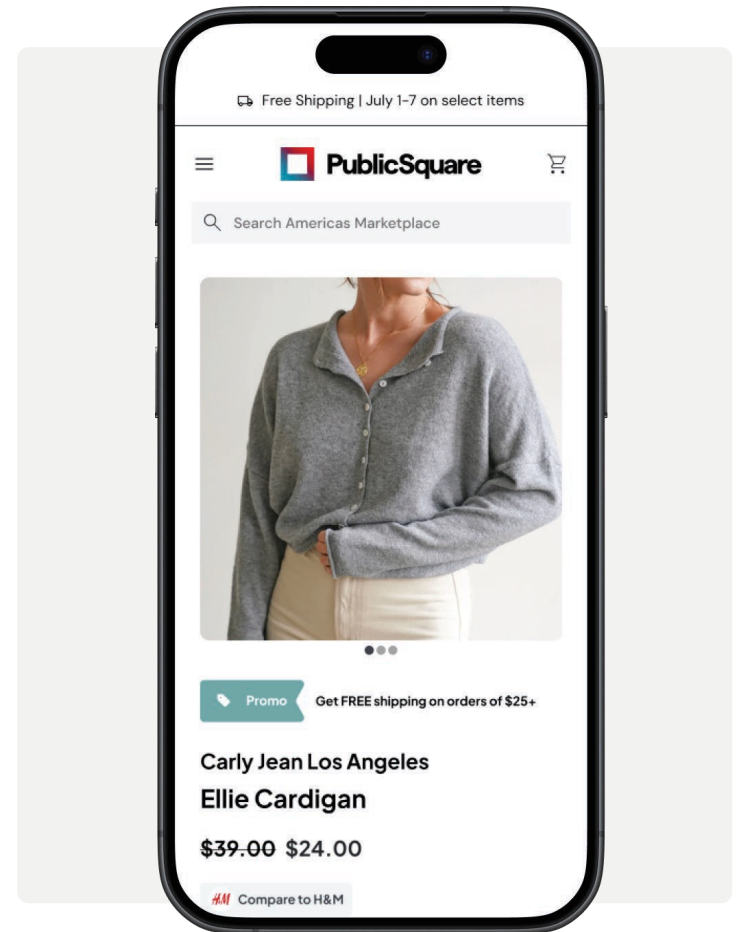


## Marketplace

With over two million mobile app downloads and 80,000 small businesses across the country, PublicSquare is the preferred marketplace for millions of families

- ❑ Curates the best American-made brands with support for real-time price, promo, and inventory
  - *Top categories include personal care, essentials, and home*
- ❑ Supports multiple merchants in a single cart and is compatible with all major eCommerce platforms
  - *Visitor conversion has doubled since launch in Q4 2023*
- ❑ Utilizes a mix of machine-driven recommendations and small business stories to drive discovery and purchase confidence
- ❑ Generates revenue through a combination of advertising, commerce commissions and fees, and affiliate agreements

**Traffic and revenue growth will accelerate with the integration of our FinTech services**



everylife

# The Fastest Growing Direct to Consumer Baby Brand in America

- EveryLife achieved \$10.2 million in sales in 2024, a 276% increase YoY
- EveryLife achieved year-over-year subscriber growth of 76%
- Through EveryLife's "Buy For A Cause" program, we have donated over 3.2 million diapers and over 2.6 million wipes since launch
- EveryLife garnered 20 million+ impressions on its "Make More Babies" and "Heartbeat" ad campaign
- Over 1,300 ambassadors and over 1,000 church and nonprofit partners



# PublicSquare 2025 Strategic Initiatives

## Robust Integrations

With Shopify, Big Commerce, Magento, and Woo Commerce Plugins already live for our payments solution, we are quickly building integrations to support demand.

## Made in USA Marketplace

The PublicSquare marketplace will now provide access to goods made in the USA exclusively, answering not only the current cultural moment but the longstanding demand of our core customers.

## Ecosystem Integration

New investment accelerates marketplace integration with Credova's credit and PublicSquare Payments, providing access to millions of un-tapped, repeat borrowers and marketplace shoppers well beyond what competitors can currently access.

## Credit 2.0

The existing Credova BNPL solution will evolve into a native solution in our checkout stack, which will expand the credit product into new verticals and provide key functionality to customers, such as increased borrowing limits and automatic reapprovals.

## Decrease Cost of Capital

Margin enhancement through the ability to balance sheet a portion of our prime loans and leasing products, including options like Pay in 4 or Pay in 8, reducing reliance on higher-cost, third-party financing.



## Commerce for a Better America

- 
 Tech-forward platform
- 
 Low customer acquisition cost via multiple channels and owned data
- 
 Highly experienced team in payments, financing, commerce, and marketing
- 
 Protecting merchants and consumers from cancellation and promoting transactional freedom
- 
 Anticipating strong revenue growth in 2025

# Thank You

AMEND 2

Connecting  
Freedom-Loving  
Americans