

MemoryBank

A secure view-only dashboard where kids can explore their money—never trade it.

COMPANY OVERVIEW

Memory Bank is the first child-first financial dashboard that brings together a child's savings and investment accounts in one secure, read-only experience – plus an AI money mentor that can answer questions in a language they will actually understand.

-  **FOUNDED**
2026
-  **HEADQUARTERS**
Mount Vernon, IN
-  **WEBSITE**
mymemorybank.app

OUR MISSION

To raise a generation of financially confident children by making investing visible, understandable, and exciting.

OUR VISION

A world where every child understands wealth, values investing, and grows up confident in building their financial future.



The piggy bank, reimagined.

THE PROBLEM

Millions of parents invest for their children through:

-  529 Plans
-  Custodial Roth IRAs
-  UTMA Accounts
-  Brokerage Accounts
-  Savings Accounts
-  Trump Accounts

These accounts often exit at multiple financial institutions with different logins, statements, and apps. The result? Children rarely see their money, don't understand compound growth, and miss the opportunity to build financial confidence early.

THE SOLUTION

Memory Bank gives every child a personalized dashboard to securely view all of their financial accounts in one place.

- ✓ View all connected accounts
- ✓ Watch investments grow over time
- ✓ Track savings goals
- ✓ Learn about stocks and investing
- ✓ View their future wealth
- ✓ Celebrate milestones
- ✓ Build lifelong financial confidence



MEET PENNY

Penny is an AI-powered money mentor created just for kids based on their age.

Hi! I'm Penny. Ask me anything about money!



AGE PROGRESSION

The dashboard and learning experience automatically evolve with your child's age—delivering the right tools, insights, and guidance from childhood through young adulthood.

SAFETY FIRST – ALWAYS READ-ONLY

MemoryBank is intentionally read-only. The platform cannot buy, sell, transfer, withdraw, or execute trades. Families continue working directly with their financial institutions while MyMemoryBank provides a secure educational window into those accounts.



No Trading



No Transfers



No Changes



No Withdrawals

WHO'S IT FOR?

Designed for families with children who already have – or plan to open – financial accounts.



Parents



Grandparents



Financial Advisors



Financial Educators

WHY FAMILIES CHOOSE MEMORY BANK

- ✓ One dashboard for every child
- ✓ Secure connection to thousands of financial institutions
- ✓ Kid-friendly financial education
- ✓ AI-powered money mentor
- ✓ Real account balances & growth
- ✓ Read-only security
- ✓ Designed for parents and children together

FOUNDERS

Josh Ackerman
Johanna Ackerman

MEDIA CONTACT

press@mymemorybank.app

ABOUT MEMORY BANK (BOILERPLATE)

Memory Bank is a child-first financial dashboard that helps families organize and understand their child's savings and investment accounts in one secure, read-only platform. By bringing every account together with Penny, an AI money mentor for kids, MyMemoryBank helps children build financial confidence through real-world investing. Rather than replacing banks or brokerages, Memory Bank transforms existing account information into an engaging educational experience that helps families teach the principles of saving, investing, and long-term wealth building.