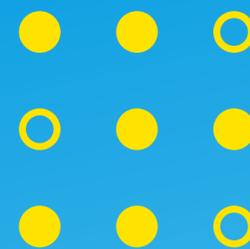


**OH!**

**FINANCE**

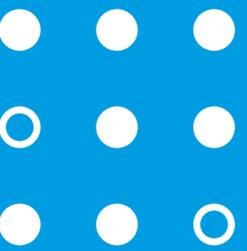
**Earn More  
with your  
DeFi Dollar**

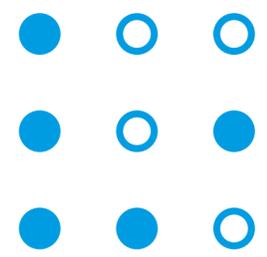


Tired of banks  
getting rich on  
**your** dime?

Fight back with  
the future of  
money.

**OH!**



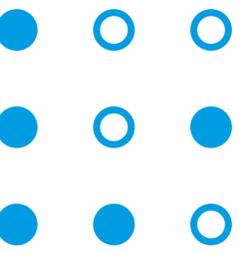


# Current Bank Yields

Bank	Annual Revenue	Annualized Prof.	Savings APY
JPMorgan Chase & Co.	<b>\$130.178B</b>	<b>\$123.558B</b>	<b>0.01%</b>
Bank of America Corp.	<b>\$24.019B</b>	<b>\$22.821B</b>	<b>0.01%</b>
Citigroup Inc.	<b>\$84.156B</b>	<b>\$72.894B</b>	<b>0.01%</b>
BlockFi (USDC)	—	—	<b>8.6%*</b>
OH! Finance (USDC)	—	—	<b>10-21%*</b>

\*DeFi APY pending underlying market conditions





# How OH! Offers Better Returns

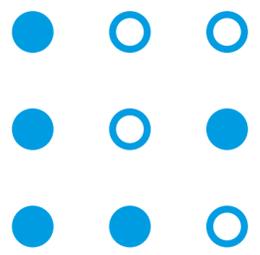
Defi markets need liquidity (\$) for loans

You provide the stable coins (\$) to give Defi cash to loan.

OH! auto-invests at the best possible rates

Lower costs passes the profit to you instead of the bank and their overhead



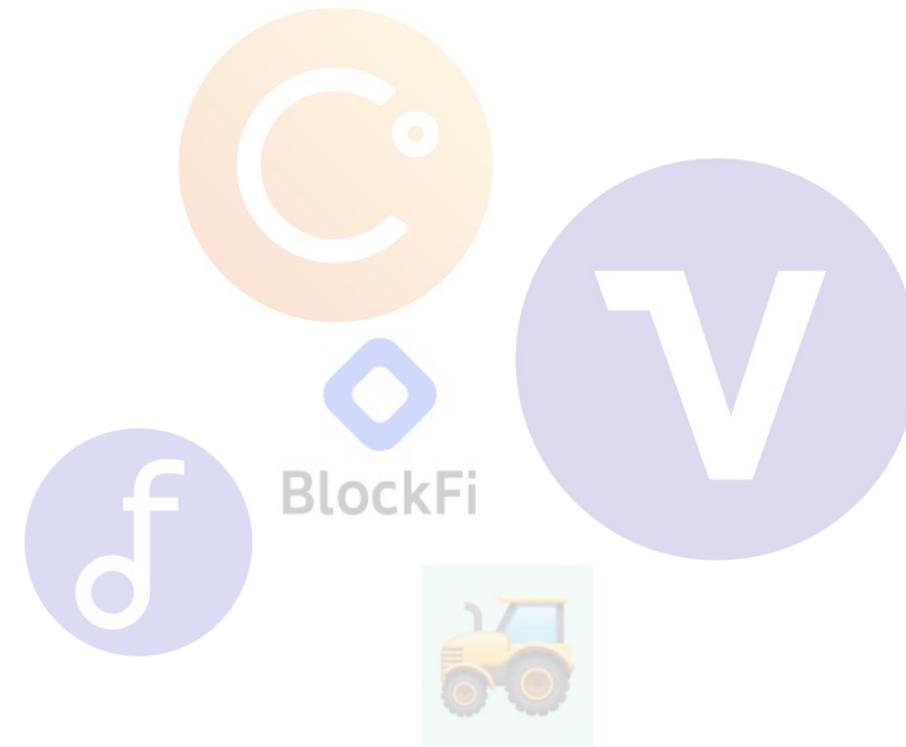


# How DeFi Differs

Blockfi, Voyager, Nexo, Celsius offer 8-10% yields for investors, others push the limit.

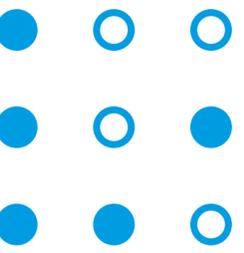
The Yields of Harvest, Vesper, AutoFarm attracted a \$3B in TVL\* at yields 2-3x  
So, what do investors want? **Yield.**

A simple interface with high yields, *not* tons of choices for 'technical crypto users'.



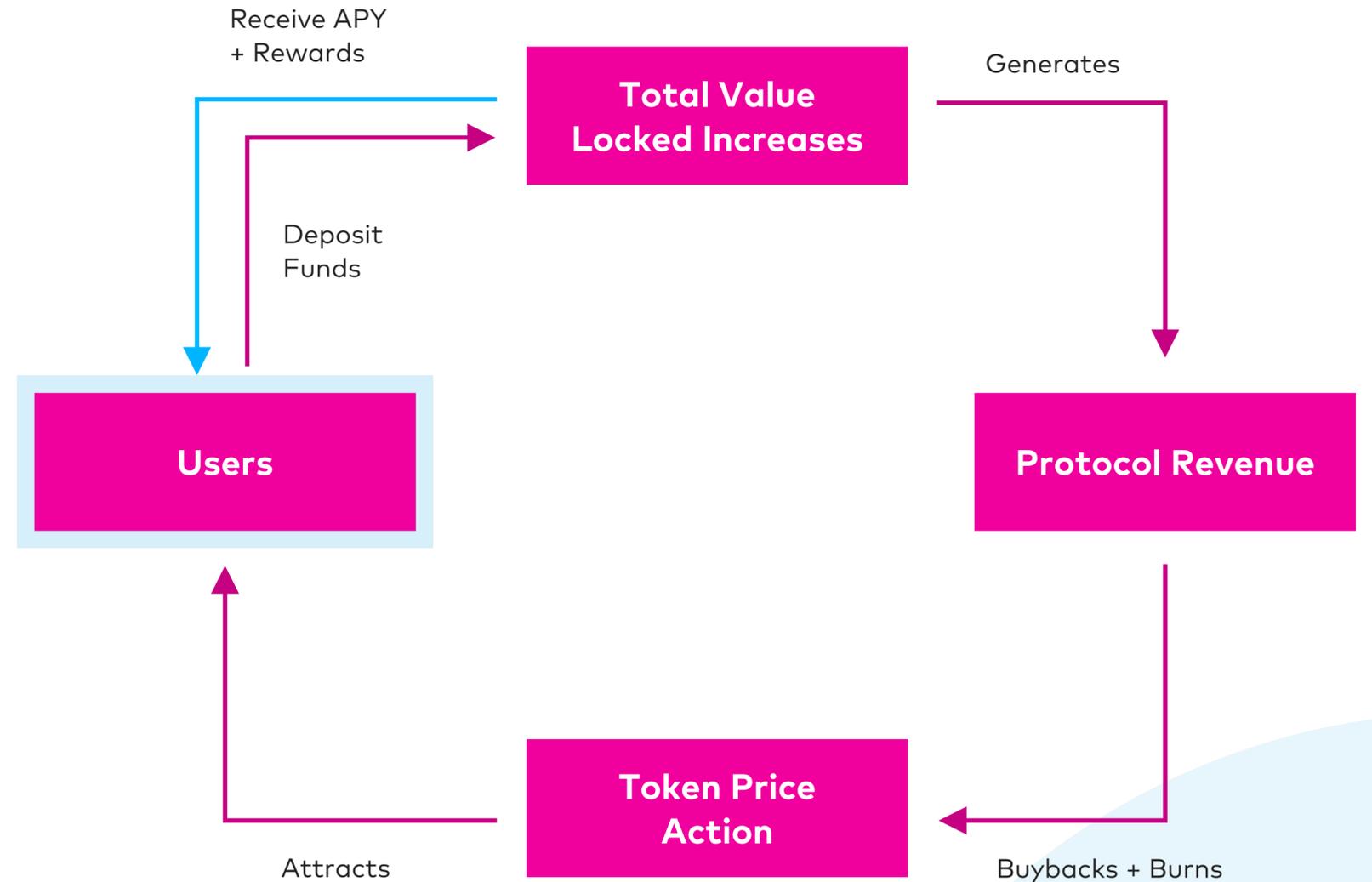
**OH! Finance will unlock high yield for the average investor – not just DeFi enthusiasts.**

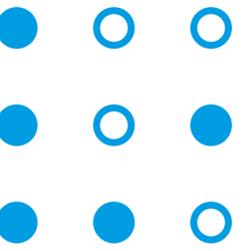
**OH!**



# How OH! Works

- Stake USDC and let Oh! do the work
- Oh! interacts with Defi products like AAVE, CRV, Maker, Compound
- Check your dashboard for gains
- Auto-compound or Take Profit





# How safe is OH!?



## Audited Smart Contracts

The Oh! contract is being submitted to the top names in blockchain auditing for multiple independent reviews.



## Secure Oracles

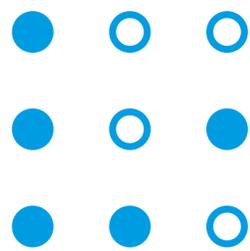
Oh will leverage decentralized Oracles for price information.



## Insurance

We will work with industry leading defi insurance solutions to allow for lenders to provide additional security on their deposits.





# Why securely lend with Oh! Finance?



## No KYC

No signups, account verification, or PII is required to use Oh!



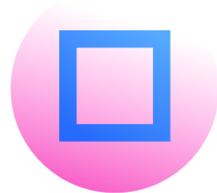
## Non-Custodial

Users control the assets deposited to via smart contracts. Users always maintain 100% ownership of funds and can withdraw at any time.



## Trustless

Assets are deployed through the Oh! Finance strategy smart contracts.



## Censorship Resistant

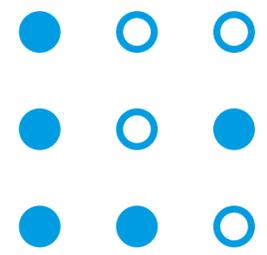
Users control their interaction with the smart contracts directly, which by design cannot be taken down or tampered with.



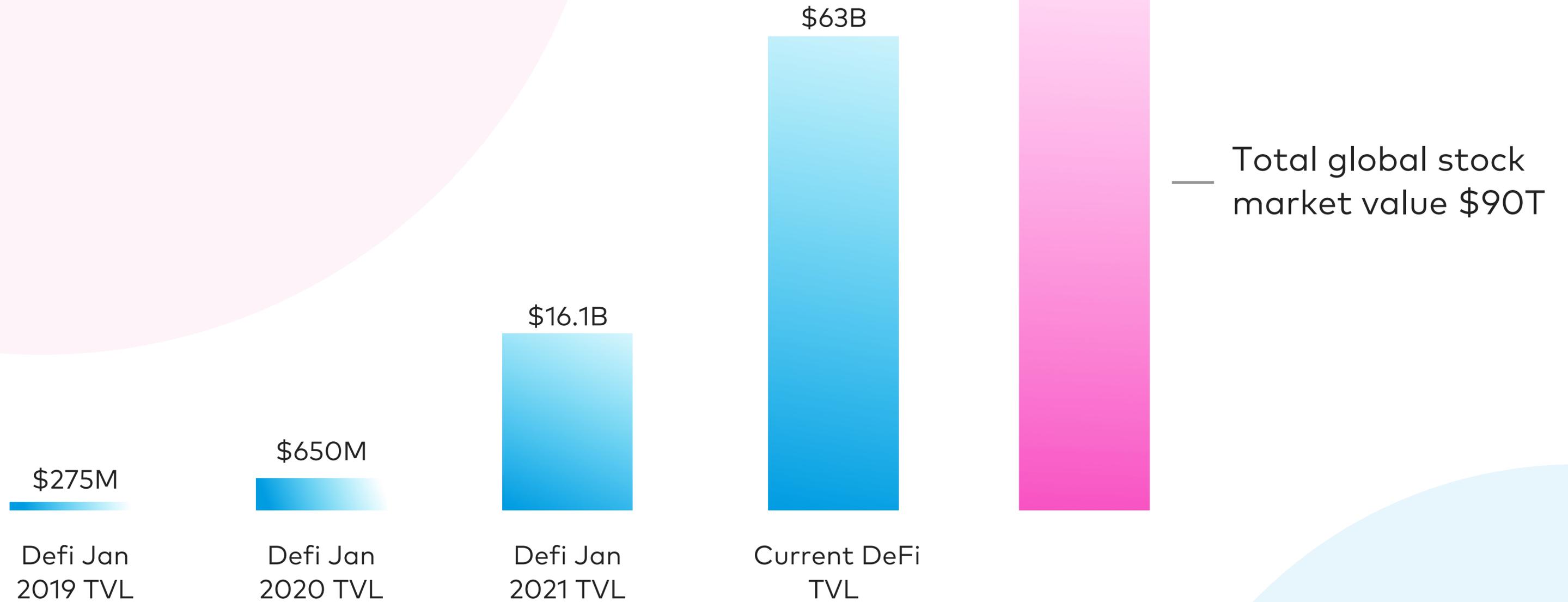
## Simple and efficient

Oh's user interface was designed to be as easy to use as possible. One-click deposit and withdrawals, no complex instructions.



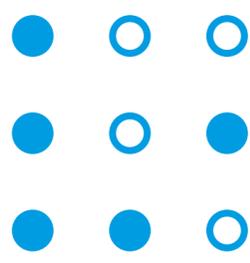


# The DeFi Boom



\*TVL does not include private companies like Blockfi, Nexo, Celsius and experts estimate Billions more is likely stored in those products.





# The Competitors



3.27% APY



8.6% APY



10% APY



11.7% APY

+ 2.4% FARM reward



5.56% APY

+ 24.02% VSP reward



10% APY

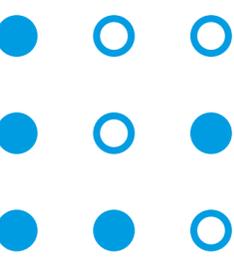
**OH!**

10-21% APY

+10-30%\* OH! reward

\*Based on 100M+ TVL and underlying DeFi market conditions



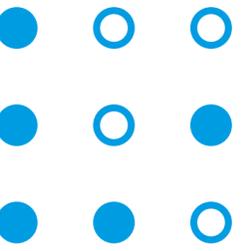


# Superior Strategy

- Intelligent auto compound
- Buyback & Burn for token growth
- Curve Compounder and leverage\*



\*Coming Q3 FY2021



# OH! Does it For You

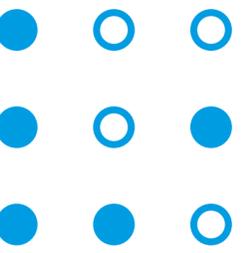
**Intelligent  
Autocompounding**



**Seamless Fund  
Management**

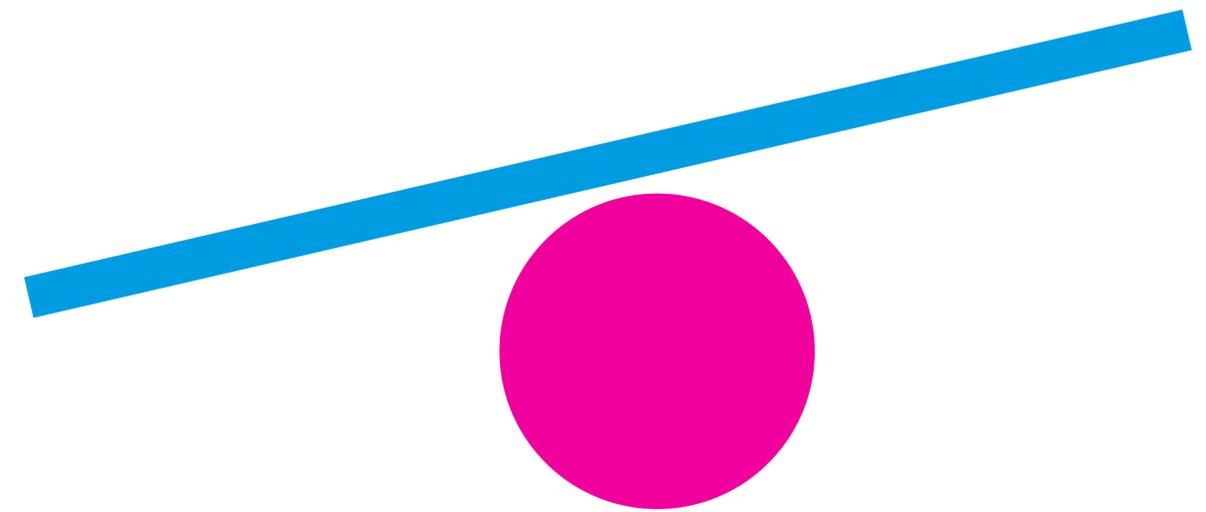
**Gas Management**



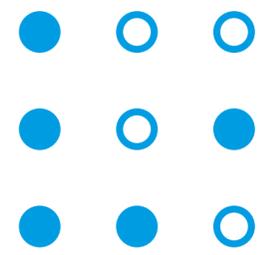


# Leveraged OH!

- OH! Risk Score: 4.2/10
- Utilizes low-risk leverage to maximize return
- Expected APR: 21%  
USDC + OH Rewards
- Coming shortly after launch



**OH!**



# Who We Are



Noah Coomer

Co-Founder & Director

Former AWS Software Engineer with a passion for distributed ledger solutions, and financial innovations through smart contract and event-based applications.



Rick Seeger

Co-Founder & Director

Applied technology consultant at Microsoft with over a decade of developing and managing integrated teams creating enterprise solutions for federal customers.



Mason Schuler

Director

Former Technology Strategist at Microsoft, digital transformation advocate for enterprise innovations in government, and commercial industries.



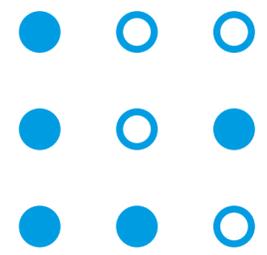
Sami Awwad

Blockchain Engineer

Former Software engineer at Oracle with a blockchain focus and specialization in web3 and solidity technologies



**OH!**



# Advisory



Danish Chaudhry

CEO - FMFW.io  
Formerly Bitcoin.com Exchange



Michael Miglio

CEO - Bridge Mutual



Keith Coffey

Senior Director – Business Technology  
& Applications at Secureworks



Don Ho

Managing Director -  
Quantstamp



Chris Gallagher

Former Motion Director at MTV  
Networks



Adewale Omoniyi

Associate Partner at IBM



Ajay Chandhok

Stratus Cyber



Omar Usmani

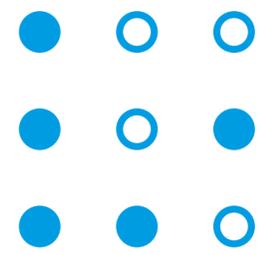
Aeon Nexus Corporation



Tim Gilday

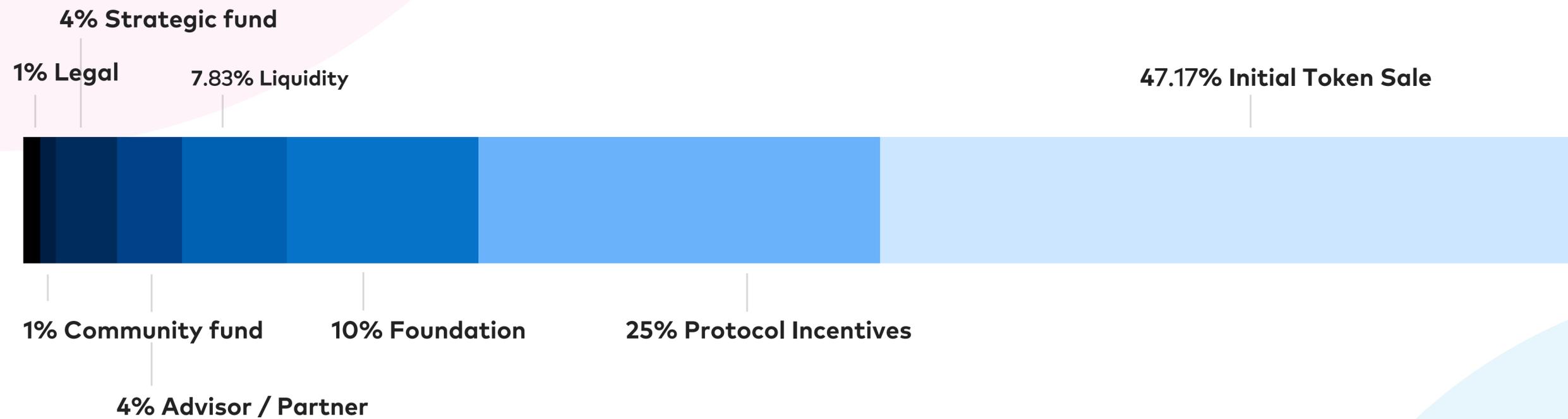
Emerging Technology Director  
at General Dynamics





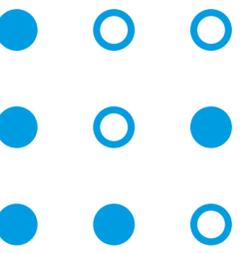
# Tokenomics

## Distribution



Total Supply: 100,000,000 OH

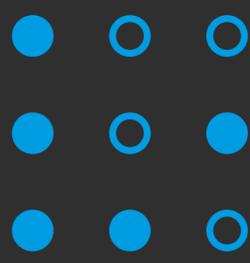




# Capital Raise

Round	Tokens	Price	Raise	Vest
Seed Sale 1	7,000,000	\$0.02	\$140,000	12 Months 8% at TGE
Seed Sale 2	8,000,000	\$0.025	\$200,000	9 Months 10% at TGE
Private Sale	20,000,000	\$0.035	\$700,000	9 Months 12% at TGE
Private Sale 2	4,666,667	\$0.06	\$280,000	9 Months 12% at TGE
Public Sale	7,500,000	\$0.08	\$600,000	None 100% at TGE
<b>Total</b>	<b>47,166,667</b>		<b>\$1,920,000</b>	





# Partners



AVALANCHE



AVALAUNCH



NODESEEDS

HALBORN

ALTVEST

bridge.

Quantstamp



THREE M CAPITAL

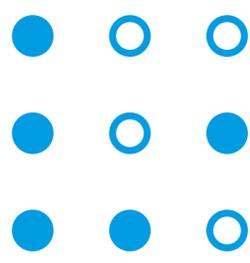
Bitcoin.com  
Exchange



Stacker  
Ventures

DV  
DARKPOOL  
VENTURES

OH!



# Roadmap

2022 onwards: Mobile App, Institutional Partners, Centralized Exchange Listing

