



## Jack Henry Strengthens Wealth Management Services with Bits of Stock

September 8, 2025

*Alliance enables banks and credit unions to offer fractional stock rewards and round-ups on everyday transactions, building consumer loyalty and a path to financial wellness*

MONETT, Mo., Sept. 8, 2025 /PRNewswire/ -- [Jack Henry™](#) (Nasdaq: JKHY) announced a strategic alliance with [Bits of Stock](#), enabling financial institutions to provide fractional shares of stock as rewards on everyday spending. The capability is embedded within the [Banno Digital Platform™](#), transforming routine card transactions into wealth-building opportunities.

—

With Bits of Stock's embedded loyalty and rewards platform, consumers can open free investment accounts directly through their financial institution without the need for additional apps or accounts, helping accountholders build personalized stock portfolios. This capability supports Jack Henry's vision to help banks and credit unions become the access point for all financial needs and attract and protect deposits.

The integration works to bridge the gap between traditional banking and modern investment tools, helping new generations of accountholders develop deeper relationships with their financial institution. Bits of Stock reports that accountholders who use the investment platform tend to increase their balances, with some achieving 40% increases within 12 months. Embedding investment capabilities directly into checking accounts is helping to transform purely transactional relationships into opportunities for long-term wealth building. As an added accountholder benefit, research from a Bits of Stock-commissioned study conducted by NYU Stern found that fractional stock rewards are 34 times more effective than cash rewards at increasing customer spending per dollar of reward.

These investment opportunities also work directly to Jack Henry's mission of helping accountholders better control their finances and improve their financial health. "There is growing demand, especially from younger consumers, for investment products that enable trading in small, incremental amounts," said Erica Pilon, head of Corporate Strategy at Jack Henry. "This offering helps banks and credit unions reach new investors by providing them with accessible investment tools from a financial institution they already know and trust."

Credit Union One of Oklahoma recently launched a comprehensive three-tier checking account, embedding Bits of Stock at varying levels, from free accounts with round-ups to premium accounts offering 1% stock rewards on all purchases.

"We were so impressed with member response during testing that we integrated stock investing capabilities into every checking account tier," said Tyrel McCain, President and CEO of the credit union. "It creates a natural progression where members can start with free entry points and graduate to earning stock rewards as they deepen their relationship with us. It's driving both new account openings and fee income while helping our members build wealth through everyday spending."

**About Jack Henry & Associates, Inc.®** Jack Henry™ (Nasdaq: JKHY) is a well-rounded financial technology company that strengthens connections between financial institutions and the people and businesses they serve. We are an S&P 500 company that prioritizes openness, collaboration, and user centricity – offering banks and credit unions a vibrant ecosystem of internally developed modern capabilities as well as the ability to integrate with leading fintechs. For nearly 50 years, Jack Henry has provided technology solutions to enable clients to innovate faster, strategically differentiate, and successfully compete while serving the evolving needs of their accountholders. We empower approximately 7,400 clients with people-inspired innovation, personal service, and insight-driven solutions that help reduce the barriers to financial health. Additional information is available at [www.jackhenry.com](http://www.jackhenry.com).

*Statements made in this news release that are not historical facts are "forward-looking statements." Because forward-looking statements relate to the future, they are subject to inherent risks and uncertainties that could cause actual results to differ materially from those expressed or implied by such statements. Such risks and uncertainties include, but are not limited to, those discussed in the Company's Securities and Exchange Commission filings, including the Company's most recent reports on Form 10-K and Form 10-Q, particularly under the heading "Risk Factors." Any forward-looking statement made in this news release speaks only as of the date of the news release, and the Company expressly disclaims any obligation to publicly update or revise any forward-looking statement, whether because of new information, future events or otherwise.*

 View original content to download multimedia: <https://www.prnewswire.com/news-releases/jack-henry-strengthens-wealth-management-services-with-bits-of-stock-302548916.html>

SOURCE Jack Henry & Associates, Inc.

Analyst Contact: Vance Sherard, Vice President, Investor Relations, (417) 235-6652; Press Contact: Mark Folk, Director, Corporate Communications, (704) 890-5323