

# Bull/Bear Debates on Online Banks/Cards/Auto: Investor Sentiment And Prepping For February Financials Conference

FEBRUARY 8, 2023 | 11:00AM ET

We welcome investors to join our 4Q22 earnings and 2023 Outlook review call, discussing investor sentiment, key debates and pushback on our stock calls on our coverage of online banks, which includes credit cards, auto lenders, student lenders and fintechs. Ahead of the Credit Suisse Financials Services Forum on February 13-15, we'll also discuss what we think are key questions and debates to probe managements during the conference, for both our online bank coverage as well as our nonbank coverage attending the conference.

**Conference call date and time subject to change. To join the call or to obtain more information, please contact your Stephens sales representative.**

## Topics of Discussion

- Post-earnings and 2023 guidance investor feedback and pushback on our stock calls in online banks, which include credit cards, auto lenders, student lenders and fintechs.
- What questions to ask managements, plus potential catalysts, at the Credit Suisse Financial Services Forum on February 13-15. In our coverage, these companies include:
  - Online Banks: Cards - Bread Financial (BFH), Discover (DFS), Synchrony (SYF); Auto lender - Ally Financial (ALLY); Student lender - Sallie Mae (SLM); Fintech - LendingClub (LC)
  - Nonbanks: FirstCash (FCFS), OneMain (OMF), Enova (ENVA), Navient (NAVI)

## Conference Call Host

**Vincent Cainic, CFA**  
Managing Director  
Specialty Finance  
(646) 620-7702  
[Vincent.Cainic@stephens.com](mailto:Vincent.Cainic@stephens.com)

[stephens.com](http://stephens.com)

**f in**  800-643-9691

© 2023 STEPHENS INC., MEMBER NYSE, SIPC | 111 CENTER STREET, LITTLE ROCK, AR 72201

[UNSUBSCRIBE](#) [EMAIL PREFERENCES](#) [VIEW ONLINE](#)

This announcement has been prepared solely for informative purposes as of its stated date and is not a solicitation, or an offer, to buy or sell any security. It does not purport to be a complete description of the securities, markets, or developments referred to in the material. The research analyst principally responsible for preparation of this announcement has received compensation that is based on the firm's overall revenue which includes investment banking revenue. To access current disclosures for the companies in this announcement, clients should refer to <http://stephensbluematrix.com/website/disclosureaction> or contact your Stephens Inc. representative for additional information. Please also note that the announcement may include one or more links to external or third-party websites. Stephens Inc. has not independently verified the information contained on such websites and can provide no assurance as to the reliability of such information, and there can be no assurance that any opinions expressed on such websites reflect the opinions of Stephens Inc. or its management. Additional information available upon request.