

# Fintech Startup Crew Raises \$3.8 Million to Power Its Revolutionary High-Yield Checking Account with Built-in Budgeting

*Crew raises \$3.8M to reinvent banking with a high-yield checking account that helps you budget before you spend.*

LEHI, UT, UNITED STATES, November 5, 2025 /EINPresswire.com/ -- [Crew Finance, Inc.](#) ("Crew"),

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Most people feel out of control with money, and current tools don't help. Crew makes your bank account, card, and budget work together in a simple, cohesive, and enjoyable way.”

*Gentry Davies, CEO and co-founder of Crew*

the fintech behind “the world’s most powerful checking account,” today announced the closing of a \$3.8 million seed round co-led by Capital Eleven and Kickstart Fund. The app is reinventing how consumers bank, budget and save by combining high-yield banking with built in budgeting in one simple, easy-to-use app. Unlike other traditional budgeting apps that track spending after it happens, Crew’s budgeting lives before transactions happen, helping users take control of their transactions proactively. Its unique structure includes a high-yield checking account with unlimited “pockets” for storing money and spending, virtual cards connected to pockets, and automated budgeting tools. Crew’s high-yield checking

account currently offers 3.2% Annual Percentage Yield (APY)<sup>1</sup>, 45 times higher than the average interest bearing checking rate, and eight times higher than the national average savings rate.<sup>2</sup>

Crew previously raised \$2.5 million in pre-seed funding led by Kickstart Fund, and has seen significant recent acceleration in growth, doubling its daily active users and debit card transaction volume in the past month. Crew’s mission to merge everyday banking with control and clarity uniquely positions it as a financial technology tool that helps people stick to their financial plan.

“Millions of people feel out of control financially, and existing solutions aren’t working for them,” said Gentry Davies, CEO and co-founder of Crew. “We believe your bank account, spending card, and budget should be a single cohesive experience, and that it should actually be delightful to use.”

Davies and co-founder Steve Domino were previously leaders at Divvy, where they helped scale the company from \$10 million to over \$400 million in revenue before its acquisition by Bill.com. "Crew is engineered for security and scale, without the complexity," said Domino. "We built a banking experience that's fast, reliable, and straightforward so people can manage money with confidence."

Crew's key features include:

- High-Yield Checking Account: Earn competitive APY on checking account balances.
- Proactive budgeting: Crew's budgeting lives before the authorization, helping users control transactions before they happen.
- Unlimited Pockets: Divide your deposits up to reflect your budget.
- Debit card: Flexibly spend from your budget in real time. Just swipe right on a pocket to switch which pocket your card is spending from.
- Virtual Cards: Create unique card numbers for each of your bills, set monthly limits, and easily cancel them anytime.
- Paycheck automation: Split your paycheck automatically into your pockets to power your budget.
- FDIC Insured Deposits: Deposits held by Bangor Savings Bank, Member FDIC.<sup>3</sup>

#### About Crew

Crew Finance, Inc. is a Utah-based fintech company reinventing how consumers bank, budget, and save. Founded by former Divvy product leaders, Crew combines the best of budgeting and banking into one seamless platform. Deposits are FDIC insured through Bangor Savings Bank, Member FDIC.<sup>3</sup>

The app is available nationwide via the App Store and Google Play. New users can sign up at [trycrew.com/download](https://trycrew.com/download) and use code SEED for a [0.5% APY boost](#)<sup>1</sup> for 3 months.

Contact: [press@trycrew.com](mailto:press@trycrew.com)

Crew is a financial technology company, not a bank. Banking services provided by Bangor



Crew, the fintech startup redefining how people bank, budget, and save through its high-yield checking account and proactive budgeting app.

Savings Bank, Member FDIC. The Crew Mastercard® Debit Card is issued by Bangor Savings Bank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circle design is a trademark of Mastercard International Incorporated. Spend anywhere Mastercard is accepted.

1. Annual Percentage Yield (APY) is variable and may change after account opening. The advertised 3.2% checking APY is accurate through Nov. 30, 2025 and may change at any time. There is no minimum balance or deposit required to obtain the advertised APY. Enter code SEED when signing up and fund your account by Nov 30, 2026 to boost your Crew Checking APY by 0.5% for three months.

2. National average interest checking rate of 0.07% and savings interest rate of 0.40% retrieved on November 4, 2025 from the FDIC National Rate Caps Home, updated October 20, 2025

3. FDIC insurance coverage protects against the failure of an FDIC insured depository institution. Pass through FDIC insurance coverage is subject to certain conditions as described in our terms.

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