

Helping HUD-assisted Residents Make the American Rescue Plan Work for Them

Economic Impact Payments, Resources, Scams and
What it Means for HUD-assisted Families



Financial Checking & Savings Accounts for Public Housing Residents



Your Presenters:

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Your Money, Your Goals

A financial empowerment toolkit



Consumer Financial
Protection Bureau

Financial empowerment

What is financial empowerment?

How is it different from financial literacy, financial capacity, or other commonly used terms?



Financial empowerment and service providers



Your Money, Your Goals: Resources



<https://www.consumerfinance.gov/your-money-your-goals/>

- Toolkit
- Online resources
- Issue-focused booklets
 - Behind on bills? (also in Spanish)
 - Debt getting in your way?
 - Want Credit to Work for You? (also in Spanish)
 - Building your savings?
- Companion guides
 - Native Communities
 - Reentry – people with criminal records
 - People with disabilities
 - Military communities

Your Money, Your Goals

Module 8: Choosing Financial Products and Services

Tool: Comparing financial service providers

- Shop around when deciding on a financial service provider
- Ask questions about:
 - Fees and other costs
 - Services offered
 - Security
 - Convenience
 - Access

Tool: Opening a checking or savings account

- Gather your documents
 - Picture ID
 - Second form of ID (Social Security card, birth certificate, or bill with name and address)
 - Social Security number or ITIN for interest-bearing accounts
- Bring the required amount of money to open the account
- Get all the facts

Barriers to opening an account

You may have negative information in your file if you had a checking or savings account before and you:

- Have an unpaid negative balance on that account, such as from an overdraft, which you have not repaid and the account was closed by the bank or credit union
- Were suspected of fraud related to a checking or savings account
- Had a joint account with someone else who had these types of problems

What is an overdraft?

- An overdraft occurs when:
 - You don't have enough money in your account to cover a transaction
 - AND
 - The bank pays for your transaction anyway
- If you overdraw your account, you have to pay back those funds.

Overdraft services

There are two types of overdraft services:

1. Overdraft protection - When you and your bank or credit union arrange for any overdrafts to be paid from money in your linked savings account
2. Opt-in service - When a bank or credit union allows you to spend more money than you have in your checking account, but at a cost for each transaction.
 - For debit cards and ATM transactions, **you have to opt in to this overdraft service**

Tool: Avoiding checking account fees

What to do:

- Identify a strategy for reducing fees that you want to try.
- Implement that strategy.
- Once you're done with the first strategy, pick a new one until you've completed them all.

 Save money by **Avoiding checking account fees**

1. Read the different strategies for reducing or avoiding checking account fees.
2. Check the box of one strategy that you can commit to trying now.
3. Once that one is complete, try incorporating one or two more.

STRATEGY	TIPS FOR AVOIDING FEES	NEXT STEPS
<input type="checkbox"/> I'll keep track of my checking account balance and never spend more than I have available.	<ul style="list-style-type: none">• Track when you write a check, use your debit card, or pay a bill online to avoid spending more than you have• Make sure you don't go under the minimum balance requirement for your account, which can lead to fees• Monitor your account online or from a mobile app at any time• Ask your bank when the funds from your deposits become available and don't spend money you deposit until you know it's available in your account	Determine where you'll track your balance (like a checkbook or spreadsheet) or use your bank's mobile app.
<input type="checkbox"/> I'll set up a low-balance alert with my bank.	<ul style="list-style-type: none">• Get a text or email alert when your account balance drops below a certain dollar amount so you know when you're close to spending more than you have• Get alerts if there's a scheduled payment coming up and your account doesn't have enough to cover it	Ask your bank if they offer balance alerts and how much they cost. An alert could save you a fee for a bounced check or a non-sufficient funds fee.

Building your savings?

Start with small goals



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Use the **saving snapshot worksheet** to plan and prioritize.

Think about some things you'd like to save for.



Prioritize what you could accomplish now and later.

Short-term
List something you want to accomplish in the next few months.

Medium-term
List something you want to accomplish next year.

Long-term
List something you want to accomplish far in the future.



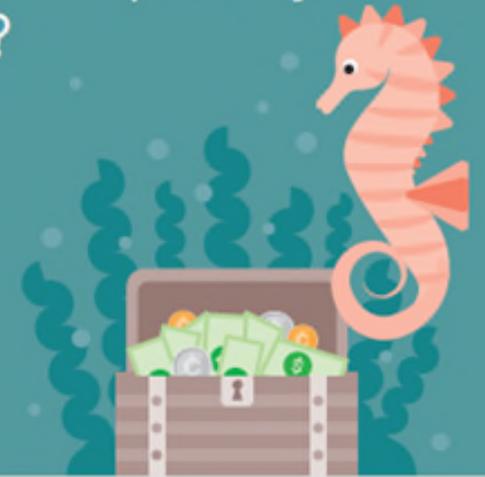
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A place for savings

- Understand some options available to you to manage your money
- Evaluate each option according to your needs
- Gather information on how to get started

A PLACE FOR SAVINGS

Where can I put my savings?



This tool will help you:

- **Understand some options** available to you to manage your money
- **Evaluate each option** according to your needs
- **Gather information** on how to get started

What to do:

1. **Consider** your own preferences and concerns
2. **Learn** about what each saving option has to offer
3. **Write** down any questions you have

Start with one question:

How do you keep your money safe?

Find a place for savings that works for you.



Bank account

Using a financial institution to safeguard and grow savings

- **Benefits:** Federally insured; safe from loss, fire, or other disaster; easy to access
- **Risks:** Fees to keep and use the account; may be difficult to open an account based on previous banking history



Credit union account

Using a community-affiliated financial institution to safeguard and grow savings

- **Benefits:** Generally lower fees than banks; federally insured; can't be lost, stolen, or destroyed in a fire or other disaster; easy to access
- **Risks:** Fewer branch locations; fewer account options; fees to keep and use the account; may not be eligible to join



Prepaid cards

Using a card to access money loaded on it in advance

- **Benefits:** Easy to access; convenient; secured by PIN number; no bank or credit union account needed
- **Risks:** Fees to keep and use the account; no branch locations



Home

Storing your cash savings in a hidden place at home

- **Benefits:** No costs to maintain it; easy to access; convenient
- **Risks:** Not safe from loss, fire, or other disaster; risk of theft

Questions I still have: _____

Determine the next steps you'll take.

I have decided to keep my money here:

- Bank account Prepaid card
 Credit union Home

Steps I will take next:

1. _____ 3. _____
2. _____ 4. _____



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A place for savings: A step further

Know your rights

If you are denied a savings account, here are some steps you can take:

- **Request your banking history report.** Learn how to request your report by visiting "Ask CFPB" at cfpb.gov/askcfpb/2035.
- **Review your banking history report for any errors.** If you find an error in your report, file a dispute. Learn how to dispute an error in your report by visiting "Ask CFPB" at cfpb.gov/askcfpb/2029.
- **Find out whether your bank or credit union has a "second chance" or checkless checking account option.** These accounts typically have different features and restrictions than a standard checking or savings account. Visit your local bank or credit union to learn more about their "second chance" or checkless checking account options.

Additional resources

Achieving a Better Life Experience (ABLE) account, for people with disabilities. For more information on ABLE accounts, visit ablenrc.org.

529 savings plan, an account designed to save for future educational costs. For more information on using 529 plans, visit collegesavings.org.

Retirement accounts, designed to save for your retirement. For more information on retirement accounts, visit "Ask CFPB" at cfpb.gov/consumer-tools/retirement.

How can I prepare for unexpected expenses?



This tool will help you:

- **Think of unexpected expenses** you have faced in the past
- **Get prepared** to face future unexpected expenses
- **Understand how much money** you may need for an emergency

Think about this:

Everyone has unexpected expenses and emergencies. Having money set aside can save you money in the long run.

The target amount for emergencies depends on your needs. Consider starting with \$500 as your goal.

Start with one question:
What unexpected expenses stop you from saving?

Rainy day fund

- Think of unexpected expenses you have faced in the past
- Get prepared to face future unexpected expenses
- Understand how much money you may need for an emergency

Prepare for future **unexpected expenses**.

1 Circle the unexpected expenses you had last year:



Change
in income



Emergency
child care



Family
loss



Fines
and fees



Household
repairs



Medical
expenses



Pet care



Transportation



Other:

2 Record the expenses you would like to prepare for in the future.
Then, estimate their costs and the total amount you'll need to save.

List of expenses	Estimated cost
1.	\$
2.	\$
3.	\$
4.	\$

Total amount I will save: \$ _____



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Ask CFPB

<https://www.consumerfinance.gov/ask-cfpb/>



The screenshot shows the top portion of the Ask CFPB website. At the top left is the CFPB logo and name. To the right are search and complaint submission links. A navigation menu includes 'Consumer Tools', 'Practitioner Resources', 'Data & Research', 'Policy & Compliance', and 'About Us'. The main heading 'Ask CFPB' is followed by a descriptive paragraph. Below this is a search bar with a 'Search' button. The page is divided into four topic-based columns: 'Auto loans', 'Bank accounts', 'Credit cards', and 'Credit reports and scores'. Each column contains a list of questions with links to 'Read answer'. On the right side, there are sections for 'Ver página en español', 'About us', and 'Legal disclaimer'.

cfpb Consumer Financial Protection Bureau

Search | Submit a Complaint

Consumer Tools | Practitioner Resources | Data & Research | Policy & Compliance | About Us

Ask CFPB

We offer clear, impartial answers to hundreds of financial questions. Find the information you need to make more informed choices about your money.

Search for your question

Search

Auto loans

- What effect will shopping for an auto loan have on my credit? [Read answer](#)
- I owe more on my current loan than my current vehicle is worth. What do I need to know if I buy a new vehicle? [Read answer](#)

[Learn more about auto loans](#)

Bank accounts

- How quickly can I get money after I deposit a check into my checking account? What is a deposit hold? [Read answer](#)
- I would like to be able to have my friend or family member help with my bill-paying and banking. What are my options? [Read answer](#)

[Learn more about bank accounts](#)

Credit cards

- What is a credit card interest rate? What

Credit reports and scores

[Ver página en español](#)

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you](#)

Legal disclaimer

The content on this page provides general consumer information. It is not legal advice or regulatory guidance. The CFPB updates this information periodically. This information may include links or references to third-party resources or content. We do not endorse the third-party or guarantee the accuracy of this third-party information. There may be other resources that also serve your needs.

Ordering materials

- Visit the Your Money, Your Goals home page and look for the “Order free copies” links: consumerfinance.gov/your-money-your-goals.
 - The numbers in the dropdown fields represent numbers of toolkits (not boxes of toolkits).
 - Provide a street address, rather than a PO Box for your order.
 - Plan for shipping time of 4-6 weeks. **Order now** so that they arrive in time.
- If you need materials faster, email YourMoneyYourGoals@cfpb.gov. Use “YMYG Materials Order” as your subject line to ensure that your email receives prompt attention.
- Most Your Money, Your Goals materials will come shrink-wrapped, hole-punched, but not bound. Supply your own large-size binder clips or 1.5 inch binders for the toolkits.
 - Booklets are the exception. They arrive spiral bound.



/ inclusiv /

HUD Financial Capabilities Webinar

April 6 2021



At Inclusiv, we believe that true financial inclusion and empowerment is a fundamental right. We dedicate ourselves to closing the gaps and removing barriers to financial opportunities for people living in distressed and underserved communities.

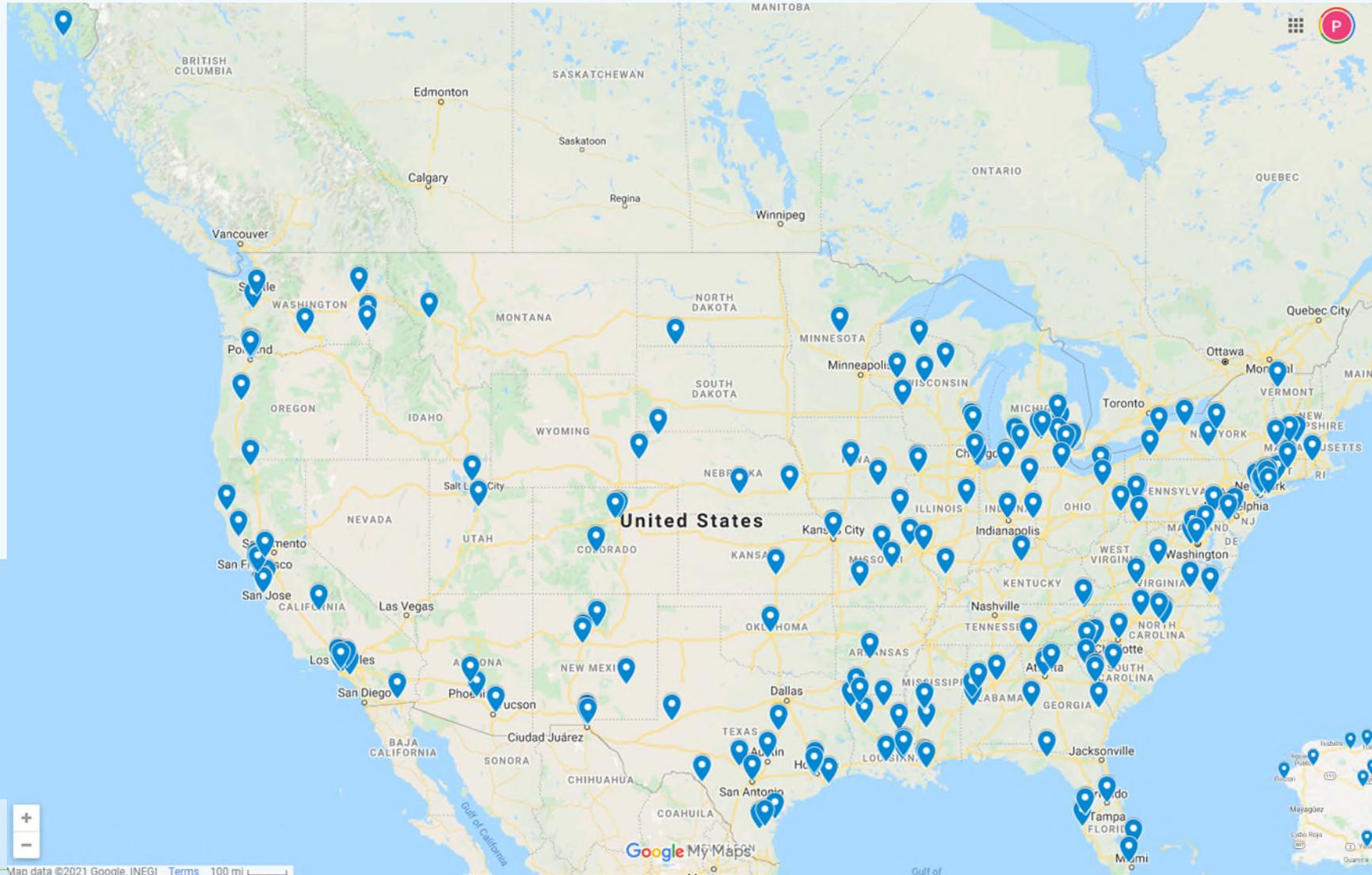
Inclusiv is a certified CDFI intermediary that transforms local progress into lasting national change. We provide capital, make connections, build capacity, develop innovative products and services and advocate for our member community development credit unions (CDCUs).

Inclusiv members serve residents of low-income urban, rural and reservation-based communities across the US. Founded in 1974, Inclusiv is headquartered in New York, NY, with offices in Madison, WI and Atlanta, GA.

Our network provides access to affordable, responsible and sustainable financial services to 14 million predominantly low and moderate-income consumers. Community Development Credit Unions are a lifeline for their communities, providing financing for affordable housing; micro and small businesses; etc.

Inclusiv's mission is to help low- and moderate-income people and communities achieve financial independence through credit unions.

/ Mission Driven Credit Unions / Inclusiv Network



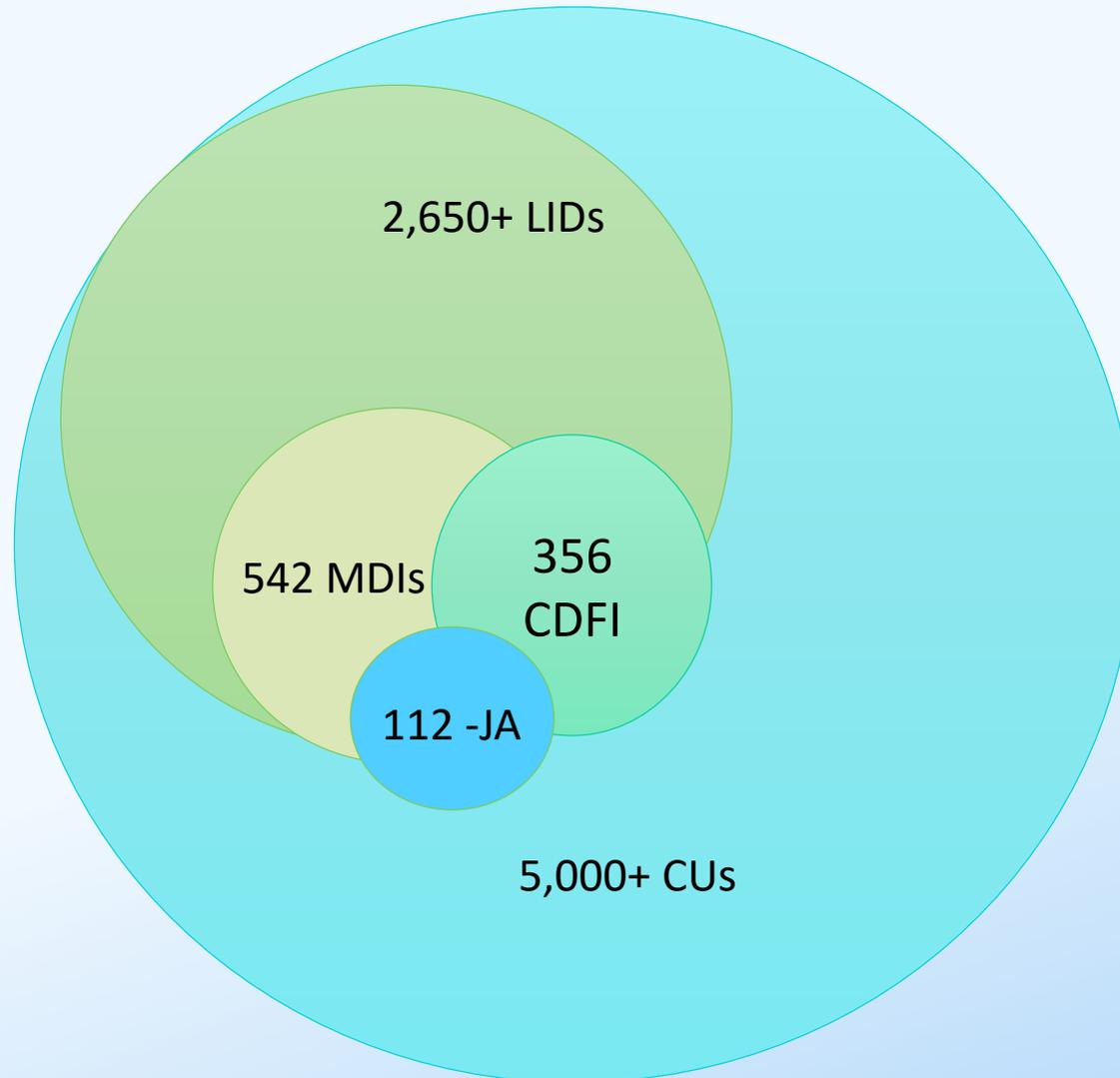
/ Credit Union 101 /

- Over 5,000 institutions serving more than 120 million consumers and near \$2 trillion in assets
- How are credit unions different from banks?
 - Not for profit
 - Organized by and for communities they serve
 - Cooperative ownership: each depositor is a shareholder
 - Democratically governed: 1 member = 1 vote
 - Philosophy: “Not for profit... Not for Charity ... But for Service” “People helping People
 - Regulated depository institutions: deposits are insured by federal government up to \$250,000

/ Credit Union 101 /

- 2,650 are Low-Income Designated (**LID**) Credit Unions
 - Designation given by NCUA if more than 50% of a CU members are defined as low income
 - \$800 Billion in assets and 60 million members
- 542 are Minority Depository Institutions (**MDI**)
 - Designation provided by NCUA if more than 50% of field of membership is minority: Latino, African American, Asian and Native Americans
 - \$50 billion in assets and 4 million members
- 356 are Community Development Financial Institute (**CDFI**) Certified
 - Certification provided by the US Treasury Department's CDFI Fund if more than 60% of lending activities directed to eligible target market (s): IA, LITP; OTP
 - \$170 billion in assets and 13 million members
- 112 Juntos Avanzamos Designated credit unions
 - Designation provided by Inclusiv to credit unions serving predominantly Latino communities
 - 108 billion in assets and 8 million members.

/ Credit Union 101 /



- LID: Low Income Designated (*)
- MDI: Minority Depository Institution
- CDFI certified: Community Development Financial Institution

(*) A handful of CDFI CUs are not LIDs

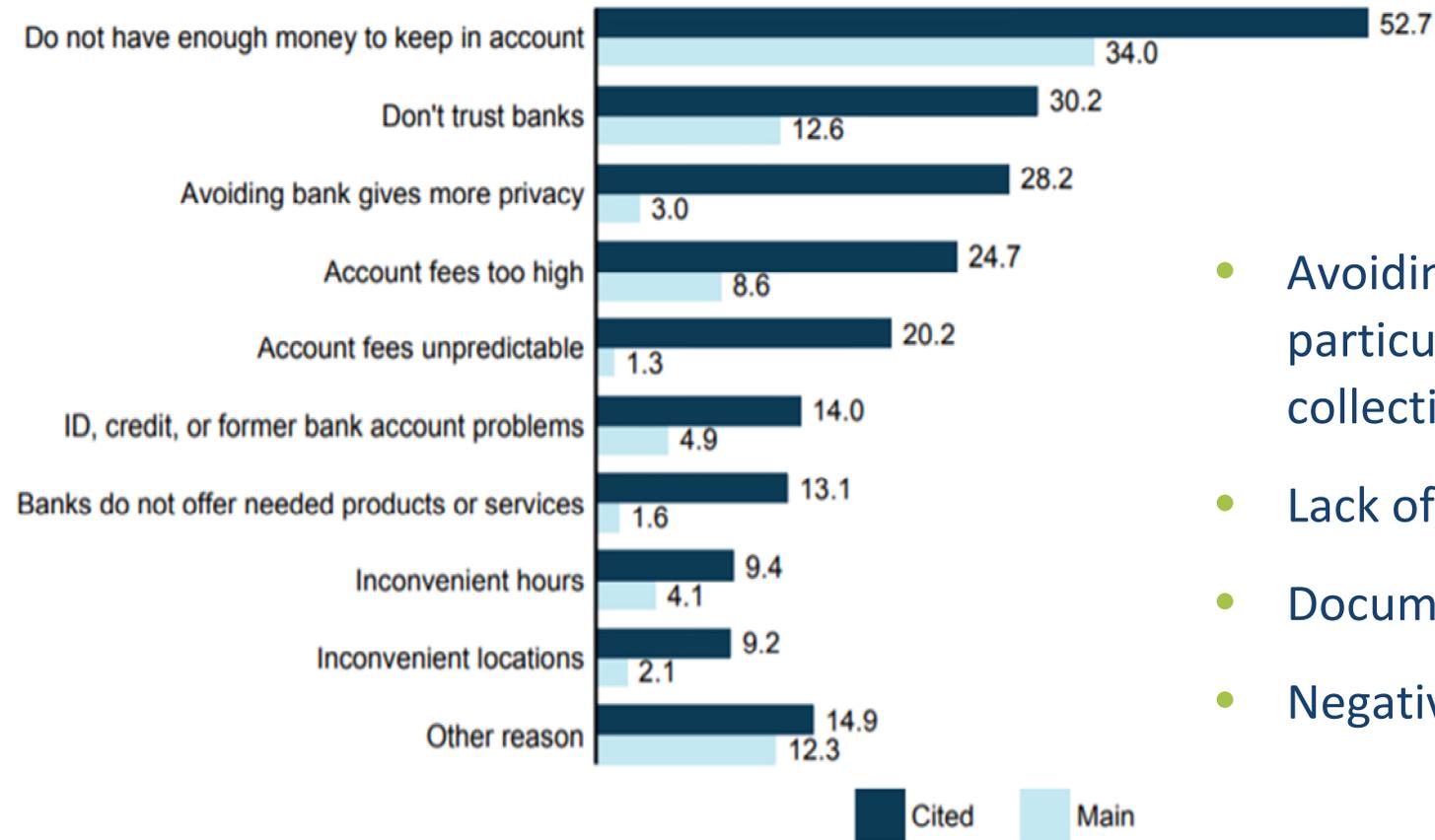
Why Financial Inclusion?

/ Why Financial Inclusion Matters /

- Cost to consumers:
 - 30.4% of Black; 28.9% of Latino; 17.5% Asian and 14.1% White are either unbanked or underbanked
 - Over 15 million consumers are unbanked
 - Over 50 million consumers are underbanked
 - Over 100 million consumers are subject to income volatility
 - Over 120 million consumers are credit challenged
- Cost to communities
 - Mainstream financial institutions have retreated from rural and minority communities
 - Growing “banking deserts”
 - A 2018 study by the University of Kansas shows that minority communities have limited or no access to the financial mainstream
 - Proliferation of predatory alternate financial services providers that extract wealth from minority and low-income communities
 - Limited access to asset building tools. Less opportunities for the financing of affordable housing (first time borrowers); micro/small businesses; innovation; etc.

/ Barriers to Financial Inclusion /

Figure ES.4 Reasons for Not Having a Bank Account, Unbanked Households, 2017 (Percent)



- Avoiding bank gives more privacy: particularly important for people collecting government benefits
- Lack of familiarity
- Documentation
- Negative experiences

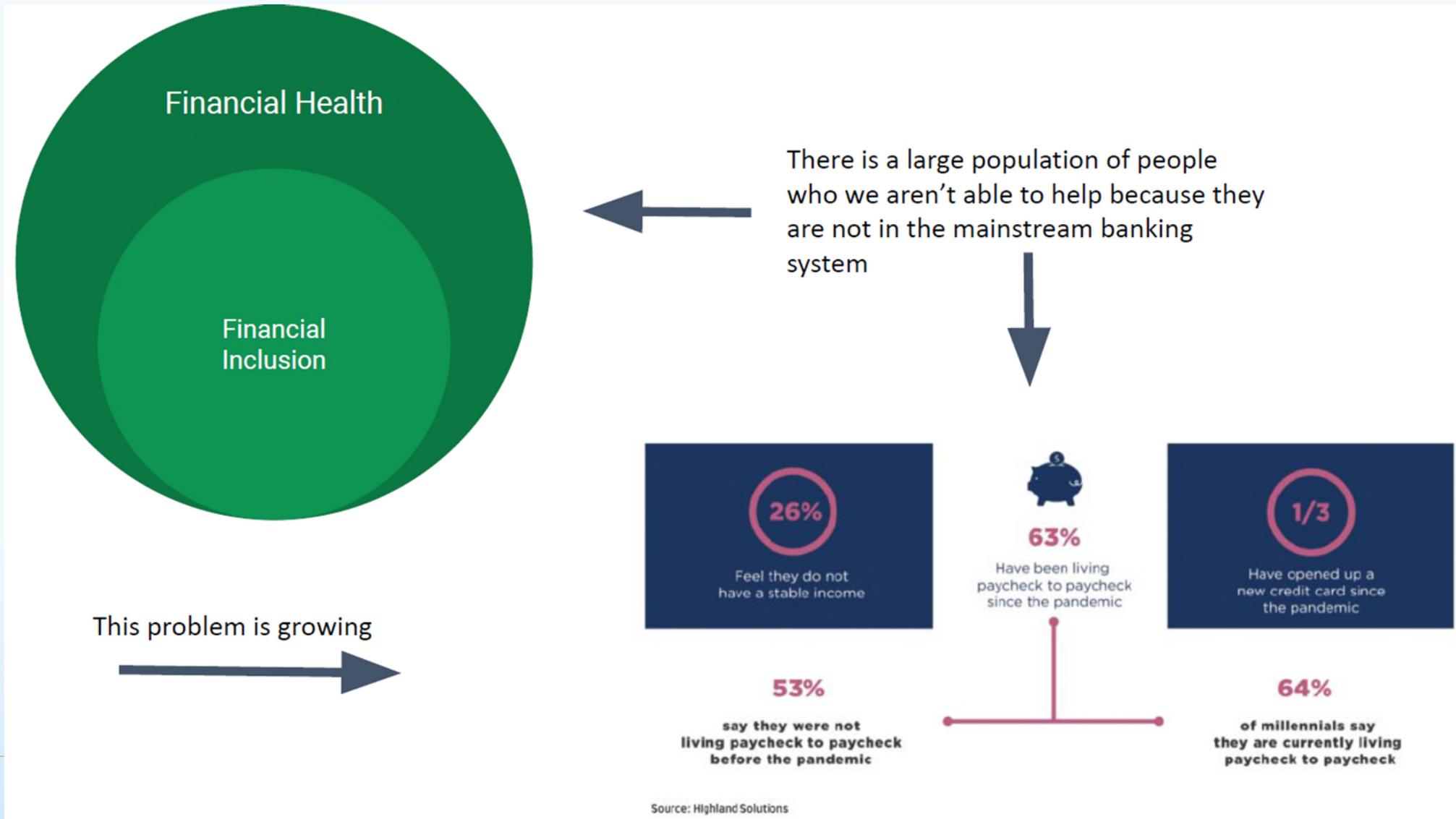
Source: <https://fdic.gov/householdsurvey/>

/ The cost of Financial (Ex) clusion /



- Correlation between race/ethnicity and lack of economic mobility = poverty
- Expensive to be poor! So much so that people can't afford it
- An unbanked person with average income of \$20k or less will spend:
 - \$1,200 a year on check cashing and money orders
 - Over \$40,000 in unnecessary fees in their lifetime
- Consumers with low or no credit scores may pay \$200,000 more over a lifetime for financial products and services than those with good scores

/ Pandemic is exacerbating these trends /



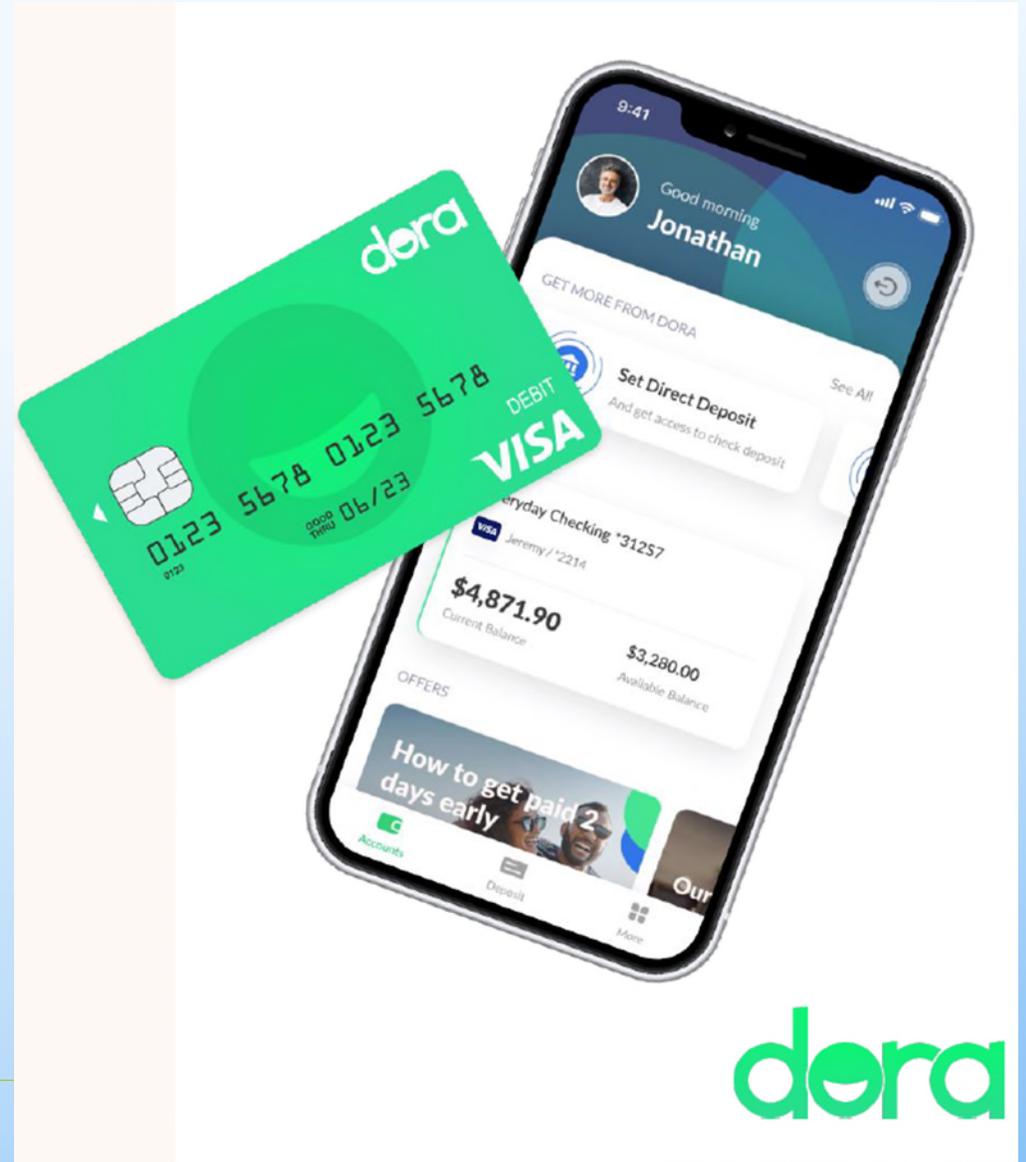
Connecting Public Housing Residents to Credit Unions

/ Finding credit unions in your area /

- NCUA: <https://www.mycreditunion.gov/about-credit-unions/credit-union-locator>
- Inclusiv: <https://juntosavanzamos.org/?lang=en>
- Google
- Resources: <https://www.nerdwallet.com/article/banking/what-is-a-credit-union>
- Look for those that are
 - CDFI certified
 - Juntos Avanzamos designated
 - MDI designated
 - Low Income designated

/ Digital CU platforms /

- Supported by US Alliance CU but available nation wide
- BankOn certified
- Easy onboarding
- Access to 30,000 No Fee Co-op ATMs
- No minimum balance requirement
- No maintenance fees
- Bill payment capabilities
- Mobile check deposit
- Completely paperless
- End-to-end bilingual experience





Inclusiv

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FINANCIAL CHECKING AND SAVINGS

ACCOUNTS

FOR HUD-ASSISTED RESIDENTS

**A Virtual Workshop hosted by:
US Department of Housing and Urban Development**

Tuesday, April 6, 2021

HELPING CONSUMERS “GET BANKED” DURING FINANCIAL CAPABILITY MONTH

PRESENTER

Federal Deposit Insurance
Corporation

Mia Sowell

Senior Community Affairs Specialist
Depositor and Consumer Protection (DCP)
Federal Deposit Insurance Corporation
Washington Office



TODAY'S OBJECTIVES

To provide practitioners with useful information and resources that guide low- and moderate-income consumers to successfully open a bank account.

Specifically, the following information will be shared:

- FDIC resources for consumers regarding the importance and benefits of having a bank account;
- Intermediary resources available to help consumers open a bank account online during tax season;
- Other useful resources related to Economic Impact Payments and other COVID-19 related payments

FDIC's Commitment to Expanding Economic Inclusion

- Economic Inclusion (EI) is integral to the FDIC's mission of maintaining stability and public confidence in the nation's financial system.
- Vision: All Americans have access to secure and affordable banking products and services; every bank offers affordable accounts.
- A banking relationship is fundamental.
- Dedicated webpage for consumers interested in opening a bank account.



About #GetBanked

Learn How to Open an Account at an FDIC-Insured Bank

Vea esta página en español

Last Updated: January 28, 2021

Share This: [social media icons]

"Becoming a part of the banking and financial system in the U.S. is a pathway into being a shareholder in the U.S. and having a vested interest not just in yourself, but also in the well-being in your community and the country as a whole."

- FDIC Chairman Jelena McWilliams

If you are in one of the 7.1 million U.S. households without a bank account, and you are looking to open an account, there are resources available to help you get started. Banking relationships generally begin with a checking or savings account, and may lead to low-interest loans and mortgages.

Many FDIC-insured banks offer accounts with low (or no) monthly maintenance fees when you have direct deposit or maintain a minimum balance. Many FDIC-insured bank accounts also offer free access to in-network automated teller machines (ATMs), and insure your money up to \$250,000 per account. Learn more about the top reasons to open a bank account.

Getting Started

A "checkless" checking account could be a good option if you are thinking about opening your first bank account. With a checkless account, you can make purchases with a debit card instead of writing checks. As an FDIC-insured bank account, a checkless account may allow you to access your account and pay your bills online or using a mobile app. Checkless accounts typically enable customers to avoid spending more than the amount available in the account, which means if there is not enough money in your account to cover a transaction, the transaction will not go through and you will not be charged a fee.

Many FDIC-insured banks have options to open an account online. You can also schedule an appointment to open an account in-person at your local bank branch.

Banks offer many types of accounts and programs, so there is likely one that can meet your specific needs. This checklist can help you choose the best type of account for your



#GetBanked Webpage

Link to #GetBanked Page in Spanish

FDIC Chairman's quote

Link to Handout "Top Ten Reasons to Open a Bank Account"

Link to Handout "Checklist" to help a consumer a bank account

TOP REASONS TO #GETBANKED

Opening a bank account can be one of the most important steps you take toward reaching your financial goals. Why? Because putting your money in an FDIC-insured bank account can offer you financial safety, easy access to your funds, savings from check-cashing fees, and overall financial peace of mind. If you do not currently have a bank account, but have been thinking about opening one, here are some things you should consider.



FOR MORE INFORMATION ON FINDING THE RIGHT TYPE OF ACCOUNT FOR YOU, GO TO WWW.FDIC.GOV/GETBANKED.



1. Your money is **safe**.
2. Your money is **protected against error and fraud**.
3. You get your money faster with **no check-cashing fees**.
4. You can make **online purchases** with ease and peace of mind.
5. You have **access to other products** from the bank.
6. You can **transfer money** to family and friends with ease.
7. You have **proof of payment**.
8. You can keep an eye on **how much money you have**.
9. You can set useful **alerts**.
10. You can **pay your bills** from wherever you are.

Snapshot of the 10-Question Checklist for Choosing an Account



HOW TO PICK A BANK ACCOUNT

For people new to the banking system, finding the right bank account can be a challenge. Banks offer accounts with different features, costs, and requirements.

This checklist can help you make the best decision:

1. Is the account insured by the FDIC?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<i>Money in FDIC-insured accounts is guaranteed by the U.S. government up to \$250,000. Plus, all accounts are required to have safeguards to protect against loss from fraud and unauthorized transactions.</i>		
2. Does the account have a monthly fee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, how much? \$ _____	
3. Is there a way to avoid or reduce the monthly fee, such as by keeping a specific amount of money in the account each month?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<i>Many banks offer accounts that have low or no monthly fees, if you meet certain requirements. For example, you can avoid or reduce the monthly fee if you maintain a specified amount of money in the account each month, make a certain number of transactions, or have your pay deposited directly into your account on a regular basis.</i>		

#GetBanked Webpage (cont'd)

Home // Getbanked

About

#GetBanked

Learn How to Open an Account at an FDIC-Insured Bank

Vea esta página en español

Finding a Bank and Opening an Account Online

The FDIC's [BankFind](#) tool can help you locate an FDIC-insured bank in your area. In addition, the following organizations have compiled lists of banks that offer accounts that can be opened online:

- [BankOn](#)
- [American Bankers Association](#)
- [Independent Community Bankers of America](#)

Video – It's Time to #GetBanked!

FDIC It's Time to #GetBanked!

These days, many banks will let you open

Link to BankFind

Link to BankOn

Link to ABA

Link to ICBA

#GetBanked Webpage (cont'd)

Home // Getbanked

About
#GetBanked

Additional Resources

Specific information regarding the unique features of your new bank account are available through your FDIC-insured bank. Below are some additional tools and resources to help you use your account:

- For bank customers impacted by COVID-19, see [Frequently Asked Questions for Economic Impact Payments](#).
- Use the FDIC's [Money Smart](#) financial education tools to enhance your financial knowledge and skills.
- Check out these [strategies for managing your checking account](#).
- Learn more about [FDIC deposit insurance](#).
- Subscribe to our newsletter, [FDIC Consumer News](#).
- Visit our [Consumer Resource Center](#).
- To help keep yourself and your accounts safe online, read our [cyber tips to better protect yourself from identity theft](#).
- FDIC Consumer News: [Tax Season and Your Refund Options](#)
- Watch the video: [How to Open a Bank Account](#)

Link to Covid/EIP FAQs →

Link to Money Smart →

Link to FDIC Consumer News →

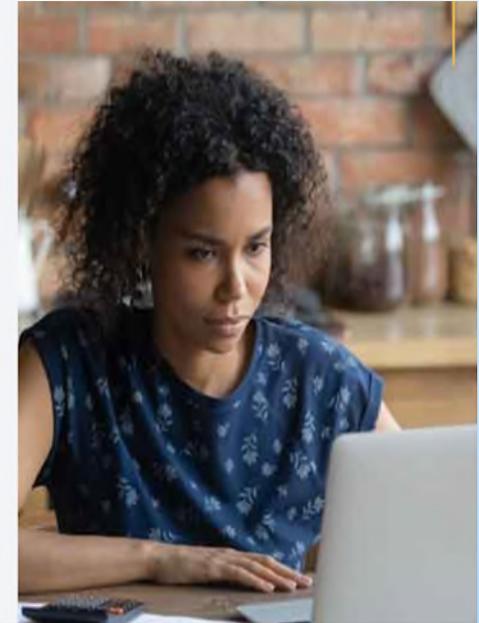
Link to FDIC Consumer Resource Center →

Considerations for Partnering with Banks

- **Contact banks early** in your local area
- **Inquire** about banks' ability to offer virtual/remote bank account openings.
- **Remind** banks of the following opportunities to serve LMI communities:
 - Promote economic inclusion
 - Expand their customer base
- **Advise** banks of your stakeholders' needs
- **Update local PHA websites** to include:
 - Direct link to www.fdic.gov/GetBanked
 - Announcement regarding PHA partnerships with banks offering virtual/remote account offerings.
 - Direct link to banks' websites for opening a virtual/remote bank account

FDIC Encourages Americans to #GetBanked

Many Americans begin their banking relationship by opening a checking or savings account online. The FDIC's #GetBanked page offers resources on opening an insured bank account, including a search tool, checklist and links to additional support.



Other Federal Resources

FDIC:

- [Money Smart - A Financial Education Program](#)
- [Youth Banking Resource Center](#)
- [Affordable Mortgage Lending Center](#)
- [Foreclosure Prevention Tool Kit](#)

COVID-19 Payments, EIP, and Tax Refund Questions:

- <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>
- <https://www.irs.gov/refunds>

Federal Fraud/Scam Resources:

- <https://www.treasury.gov/tigta/coronavirus.shtml>
- <https://www.justice.gov/coronavirus/combatingfraud>
- <https://www.consumer.ftc.gov/blog/2021/01/what-know-about-second-round-economic-impact-payment-eip-checks-and-cards>
- <https://www.consumer.ftc.gov/blog/2020/12/find-covid-19-scam-resources-and-more-multiple-languages-ftcgovlanguages>

Connecting with the FDIC

communityaffairs@fdic.gov

1-877-ASK-FDIC (1-877-275-3342)

TTY Toll Free number 1-800-877-8339

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- Prosperity and becoming prepared
- Importance of Credit and Banking
- Basics of Budgeting
- Understanding Interest Rates
- Prioritizing Saving
- Predatory Lending
- Savings and Checking Accounts



We are happy to report that one of the attendees has reestablished banking and opened a checking and savings account. The client was tasked to pay off all of her debts after receiving her stimulus check, income check, and tax return. We are happy to say that she has settled the debt!

Thank you

Mr. James Hinton and Ms. Mabel Perez has been very supportive with working with our Resident Services Department. Since the beginning of the New Year Dollar Bank has been instrumental in helping the residents of Portsmouth Redevelopment and Housing Authority with facilitating our Financial Literacy Workshops. The residents were able to utilize the Chex Systems to verify debts owed to banking institutions. We were also able to discuss realistic views in actual dollars, so that they were able to make sense of their spending. Their money can now be deposited into a savings account and this is possible because of our continued partnership with Dollar Bank.

For More Information Contact our Presenters



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THANK YOU!

