

Bank On Houston Participation Form

Financial Literacy Partners

Please return to bankonhouston@houstontx.gov or fax to 832-393-3411

Bank on Houston is a program to provide starter bank accounts to unbanked Houstonians. It is modeled after the successful “Bank on San Francisco” program which helped more than 11,000 unbanked San Franciscans open starter checking accounts at mainstream financial institutions. The Federal Deposit Insurance Corporation; the National League of Cities; the Federal Reserve Bank of Dallas, Houston Branch; and numerous Houston banks, credit unions and non-profits are working closely with Houston City Controller Ronald C. Green on this project. Here are the commitments our financial institutions will make:

- Offer a no or low cost checking account with no minimum balance requirement
- Accept the Mexican Matricula Card as one form of identification. The Mexican Matricula Card does not have to be the only form of identification requested.
- Offer an ATM or debit card
- Offer at least one additional account feature. Some examples of an additional feature that could be used to satisfy this requirement are second-chance checking, remittances, waiver of overdraft fees, free checks or free online banking.
- Provide quarterly updates of year-over-year growth in number of new starter accounts opened by branch location zip codes.

A vital part of Bank on Houston is our free financial literacy outreach effort. The more our first-time bank users learn about banking, the more enthusiastic they become.

Although an ongoing commitment is hoped for, there is nothing in this agreement that would prohibit a financial literacy organization from withdrawing from the Bank on Houston program at any time for any reason.

I _____
(Insert name of financial literacy partner)

agree to participate in Bank on Houston by offering financial literacy instruction.

(Authorized financial literacy representative's signature)

(Print Name)

(Date)