

United Way  
of Frederick County



# United Way Prosperity Account Savings Program

## *Policies, Procedures and Plan Agreement*

Last revised February 3, 2016

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*Each account holder must initial every section of this manual to acknowledge they have read and understand the policies and procedures associated with a United Way of Frederick County Prosperity Account.*

## **Mission & Vision**

The mission of United Way of Frederick County is to improve lives by mobilizing the caring power of communities around the world to advance the common good. United Way is committed to helping people of limited economic means achieve economic independence and greater integration in their communities. United Way of Frederick County believes asset development is an important strategy to help working families enter the economic mainstream and become more vital community members.

The mission of Frederick County Bank is to promote a stated and demonstrated commitment to the communities in which it does business and recognizes the need to serve low-to-moderate income individuals in these communities.

The vision of United Way's matched savings program is to make it possible for working individuals and families to build the financial assets they need to achieve their goals. The goal is to improve financial stability throughout Frederick County and enable families with modest means to become economically independent and to prevent poverty in the community in the future. United Way is not only investing in the economic independence of families, United Way is also investing in the future of Frederick County.

## **Description of the Program**

United Way established the Prosperity Accounts (a matched savings program also known as Individual Development Accounts – IDAs) in order to help working individuals and families become homeowners, vehicle owners, small business owners, and to help students in post-secondary education and vocational programs. Prosperity Accounts offer participants incentive savings matches, personal finance and money management education, peer and staff support, and individual counseling in order to make asset ownership obtainable. Program objectives include helping participants:

- Set realistic short and long term personal, financial, and asset goals.
- Design strategies to achieve their personal, financial and asset goals.
- Acquire financial skills and knowledge in order to make informed financial decisions.
- Develop or improve fiscal self-discipline, self-awareness and patterns of regular saving.
- Improve self-esteem, self-confidence and assertiveness, particularly with regard to financial and consumer matters.

Financial education is a key component to the success of the Prosperity savers. Prosperity savers must complete approved financial education classes during the length of the program. This allows savers to better prepare themselves before purchasing an asset.

Frederick County Bank will serve as a partner financial institution for the Prosperity Accounts program and a depository for Prosperity savers' savings, for the purpose of supporting the program.

The Prosperity Account management system is powered by a grant from Nymeo.

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## **Account Structure**

- Each Prosperity account will be owned by the saver. United Way will NOT have independent, direct ownership/withdraw privileges. Frederick County Bank (FCB) will allow withdrawals from Prosperity accounts with United Way's written consent.
- Prosperity savers' deposits will earn interest at the rate in effect for non-IDA Frederick County Bank savings accounts.
- All FCB regular monthly service charges or fees will be waived for Prosperity Accounts.
- An account with a 1:1 match can only be used to purchase a vehicle. An account with a 3:1 match can be used for any of the other asset choices including; homeownership, education or small business. There is no limit to the number of qualified withdrawals from each account, as long as the saver's deposits do not exceed a grand total of \$3,600.

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## **Match Rate and Qualified Withdrawals**

- Savers can save a maximum of \$3,600.
- United Way and Assets for Independence will match a combined maximum of \$10,800.
- The total savings amount (from the saver and the matched funds) for any household for a home, education or small business is \$14,400.
- United Way will match \$3,600 for a vehicle purchase (1:1 match).
- The total savings amount (from the saver and the matched funds) for any household for a vehicle is \$7,200.
- The minimum monthly deposit amount is \$25. There is no maximum deposit amount.
- Tax refunds can be used as a deposit.
- The minimum period before an eligible withdrawal is 6 months.
- The maximum period to accrue savings is 3 years.
- All funds must be withdrawn by August 31, 2019.

Savers will create a monthly savings goal and identify an asset purchase goal when they begin saving. Savers are expected to save at their goal rate each month.

Qualified withdrawal requests will be filled in the form of a vendor check made payable to businesses or institutions providing elements of participants' asset goals. In no case will Prosperity Account matched funds be issued directly to Prosperity Account savers; savers can only have their own deposited funds directly issued. Savers will be required to get signed approval from United Way in order to make a qualified withdrawal or to close the account.

The maximum match that a saver can receive is \$10,800 for home purchase, post-secondary education or small business development. Please note that only \$3,600 of the maximum match comes from the AFI Funds and the remaining amount comes from United Way of Frederick County. The maximum match a saver can receive for a vehicle purchase is \$3,600. Please note that all of this match comes from United Way of Frederick County and AFI Funds are not used for this match purchase.

## Qualified Asset Purchases

- 1.) First-time Homeownership: Funds can be used for qualified acquisition costs for the participant's first home. This includes the costs of acquiring or constructing a newly acquired residence and typical settlement, financing, or other closing costs. "First home" means that the saver has not owned a home for the past three years. This qualified asset purchase is matched at a 3:1 savings rate.
- 2.) Post-Secondary Education or Vocational Training: Funds can be used for tuition, fees, books, supplies, and equipment. An eligible educational institution is an institution of higher education or a post-secondary vocational education school that must be accredited. Laptops and similar equipment can only be bought directly through the educational institution. This qualified asset purchase is matched at a 3:1 savings rate.
- 3.) Small Business Development: Funds can be used to start or expand a business. The participant must complete a business plan and have it approved by a United Way approved outside organization (i.e. Frederick County Bank, Small Business Administration, etc.) before making a purchase. Qualified expenditures include capital, equipment, working capital, and inventory expenses. This qualified asset purchase is matched at a 3:1 savings rate.
- 4.) Vehicle: Funds can be used to purchase a vehicle from Second Chance Garage or a dealership approved by United Way. If vehicle is purchased from a dealership, Second Chance Garage will assist with the transaction. This qualified asset purchase is matched at a 1:1 savings rate, and the price of the vehicle cannot exceed \$15,000.

## Eligibility Guidelines

To be eligible for a Prosperity Account, participants must:

- Be a current resident and living within one of the following counties:

MARYLAND

Frederick  
Carroll  
Howard  
Montgomery  
Washington

WEST VIRGINIA

Morgan  
Berkeley  
Jefferson

VIRGINIA

Loudoun

PENNSYLVANIA

Franklin  
Adams

- Be at least 18 years old.
- Be currently employed, earning wages from full- or part-time work income
- Have no more than \$10,000 in NET assets, excluding 1 car and 1 house per household.
- Meet earned income eligibility.
- Ensure that no more than one Prosperity Account is opened per household.

## **Program Requirements**

Prosperity Account savers must commit to the following:

- Make monthly savings deposits of at least \$25 (up to a maximum of \$3,600 total savings deposits during the program).
- Save in the program for a minimum of 6 and a maximum of 36 months.
- Complete asset-specific training for selected asset goal prior to purchase.
- Complete one hour of approved financial training for every month saver is enrolled in program.
- Maintain monthly contact with Prosperity Mentor.
- Use all savings and matched savings by August 31, 2019.
- Agree to abide by the program's rules and responsibilities as described by the program staff and in the written materials received.
- The saver must be able to personally attend the application interview and the account opening at Frederick County Bank. The saver can take advantage of electronic banking (direct deposits, mobile check deposit through app) and email correspondence from there on after.
- Provide an approved, accurate monthly household budget which includes their savings goal prior to opening their account.
- Provide a credit report from within the past 12 months. (A credit score is not required, only the report.) Savers are encouraged to go to [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and click on "Get Your Free Credit Report" to learn more about how to get a free copy of a credit report.

## **Net Worth**

- For this program, net worth is determined by taking the household's total assets (what everyone in the household owns) and then subtracting the household's total liabilities (what everyone in the household owes) to see if it has a value of more than \$10,000.
- The following are *not* included when determining net worth:
  - The applicant's primary residence (asset), and associating liabilities (all mortgage balances associated with primary residence).
  - One vehicle (asset), and associated liabilities (outstanding loan). The asset portion of the vehicle is calculated from the Trade-In Value.
- If a participant is eligible for TANF (Temporary Assistance for Needy Families), they automatically meet the net worth *and* income guidelines and thus do not need to calculate the household income and net worth limits.

## \_\_\_\_\_ Household Earned Income (To determine program *eligibility*)

When determining eligibility, gross income is used. This is determined by using last year's tax return. All applicants must document their income level and meet the following **household eligibility income** requirements to participate in the program:

In order to be Earned Income eligible, the applicant's household eligibility income must not exceed the income guidelines (200% of Poverty, based on the number of people in their household – see description below) or they need to be EITC-eligible or TANF-eligible. A household consists of anyone living in the same primary dwelling – this includes spouses, children, parents, siblings, etc. that share an eating and living space. This information is listed on the tax return, which will be used for verification.

Household Size*	Income Limit**
1	\$23,540
2	\$31,860
3	\$40,180
4	\$48,500
5	\$56,820
6	\$65,140
7	\$73,460
8	\$81,780

\*Add \$8,320 for each additional family member.

\*\*Use last year's tax return to find this amount.

### Household Eligibility Income includes:

- All Employment (Wages and Self-employment)
- Workers Compensation
- Unemployment
- Alimony
- Investment Income
- Retirement/Pension Income
- Rental Income

### Household Eligibility Income does not include:

- Child Support
- Social Security Benefits
- Other Benefits (TANF, Food Stamps, etc.)
- Section 8 Assistance
- If an employee pays for disability insurance

Enrollment and participation in the Prosperity Account program should not affect any public assistance participants may be receiving. Please ask if you have any concerns.

## **\_\_\_\_\_ \_\_\_\_\_ Household Earned Income (To determine employment funds for deposit)**

Prosperity Account savings dollars must be derived from household *earned* income, which includes employment earnings and self-employment earnings (earned income is defined by the U.S. Internal Revenue Code of 1986).

Generally speaking, Household Earned Income (money received for services rendered) includes:

- Wages, salaries, tips
- Net earnings from self-employment
- Work Study
- AmeriCorps stipend
- Tax refunds
- Foster care income from the State
- Disability Insurance Income (if the employer pays for the insurance – if the employee pays for insurance, it does not count as earned income)

All Prosperity Account savers must have a source of income during the savings period. Savers cannot open a Prosperity Account until they verify there is earned income in the household from a job or a business. An individual who receives only Social Security income (or any other benefit income) cannot be a Prosperity Account saver because benefit income is not considered *earned* income. However, if someone else in the household has earned income, the Social Security benefit earner can save using that other person's earned income.

## **\_\_\_\_\_ \_\_\_\_\_ Acceptable Earned Income Verification Documentation (for both eligibility and employment)**

- Copies of paychecks or pay stubs from within the past 30 days
- Written statements from employers regarding employment within the past 30 days
- Letters or other documents from income sources, if dated within the last 30 days
- If self-employed, accounting and other business records showing net income
- Most recent tax return
- Capital gains
- Any assets drawn as withdrawals from a bank, the sale of property, a house or a car
- Tax refunds, gifts, loans, lump sum inheritances, one-time insurance payments, or compensation for injury
- Non-cash benefits such as employer paid or union paid portion of health insurance or other employee fringe benefits, food or housing received in lieu of wages, the value of food and fuel produced and consumed on farms, the imputed value of rent from owner-occupied non-farm or farm housing, and federal non-cash benefit programs such as Medicare, Medicaid, food stamps, school lunches, housing and other emergency assistance.
- Any portion of Social Security benefits deducted to pay Medicare premiums that will not be reimbursed

## **Household Budget**

Prior to opening a Prosperity Account, the applicant must provide an accurate monthly household budget which includes their savings goal amount. A blank budget is available on United Way's website, which includes the basic information that will be required. If an applicant already has their own budget, which includes the same categories as the United Way budget, their budget can be used to meet this requirement. If an applicant needs help creating their budget, they are encouraged to take a budgeting class or sign up for the My Budget Coach program to assist them with this process.

## **Application Review**

A United Way representative will schedule an application review appointment with the applicant once the application is complete and the required documentation has been gathered.

The purpose of the application review is to:

- Verify and review documentation and eligibility
- Review completed monthly household budget
- Identify any potential barriers to successfully completing the program and make appropriate recommendations

## **Application Approval**

Once the application review appointment has taken place, the application is complete, the monthly household budget has been reviewed, and all documentation has been submitted, an approval/denial decision will be made within two weeks. A United Way representative will communicate the final decision to the applicant.

If denied, the applicant will receive a letter detailing the reason(s) why, along with any suggestions which may offer additional and alternative financial stability resources.

If approved, the applicant will receive an approval packet – detailed with supporting documents and information for the next steps.

After initial approval into the Prosperity Account program, savers will create a financial education training plan. This will be done in a way to suit the saver's needs and to guarantee the best possibility for a successful experience.

## \_\_\_\_\_ \_\_\_\_\_ **Opening Prosperity Account at the Bank**

The saver must open up their Prosperity Account at a Frederick County Bank location within 2 weeks of receiving their Approval Packet. The following procedures will be used if the saver fails to open the Prosperity Account within 2 weeks:

- 3<sup>rd</sup> week after approval: Phone call to saver reminding them to open the account.
- 4<sup>th</sup> week after approval: Phone call reminding saver to open the account.
- 6<sup>th</sup> week after approval: Termination of application. Saver will have to reapply for the Prosperity Account program.

## \_\_\_\_\_ \_\_\_\_\_ **Prosperity Mentors**

Savers will be required to communicate with a Prosperity Mentor at least once a month. This can be done by phone, email or in person. Prosperity mentors will help participants to succeed in the program by doing the following:

- Verify that the minimum deposit has been made each month
- Verify that financial education training is being scheduled and attended
- Make suggestions regarding each savers personal situation (budget/savings tips, class suggestions, coach recommendations, provide information regarding programs the participant may qualify for, etc.)
- Give encouragement as saver overcomes obstacles, achieves program requirements and accomplishes financial goals.
- Participate in monthly reporting to the United Way regarding each participant's progress

## \_\_\_\_\_ \_\_\_\_\_ **Financial Education Training**

Each saver is required to attend one hour of financial education classes, workshops, meetings, events, etc. for each month they are enrolled in the program. If a saver has already participated in a qualifying class/program within 3 months of opening an account, it will count towards their required financial training hours. For each asset option provided, savers must attend 1 asset-specific required course as part of the required training hours, which are as follows:

**Homebuyer:** Homebuyer workshop offered by the Fredrick Community Action Agency.

**Post-secondary Education:** Frederick Community College's education seminar.

**Small Business:** Meet with the Frederick County Small Business Development Agency for counseling in creating a business plan.

**Vehicle:** Second Chance Garage Workshop

## Requesting Funds for Qualified Asset Purchase

As a general rule, savers should request qualified withdrawals a minimum of two weeks in advance of the date in which the Prosperity Account funds are needed. Although the withdrawal request procedure will vary to some extent, based on the type of asset to be purchased with Prosperity funds, several steps are required *prior* to all qualified withdrawal requests:

1. *Save for Prosperity Account program's minimum time requirement* – participants must have at least 6 (six) consecutive months of saving before being eligible for a qualified withdrawal.
2. *Have sufficient funds in the account* – participants must have accumulated enough personal savings in their Prosperity Account so that, when combined with the match, they can cover the proposed asset purchase.
3. *Attend the required number of financial education classes, workshops, webinars, events, meetings, activities, etc.,* – based on the number of months they are enrolled in the program.
4. *Attend asset-specific training* – prior to submitting any qualified withdrawal request, all participants must have participated in the asset-specific training appropriate for their asset goal.
5. *Develop an asset plan* (see *Qualified Asset Purchase Withdrawal* form) – as part of preparation for a qualified withdrawal, all participants will be expected to create an asset savings and purchase plan.
6. *Qualify for financing* – for asset purchases which require financing other than Prosperity Account funds, participants must apply and receive approval for the loan or mortgage needed to make the asset purchase possible.
7. *Find or shop for the asset* – because qualified withdrawals must be in the form of vendor checks, participants must have specific purchase plans. In addition, participants should use the timeframe afforded by the long-term saving process to make the most educated and wisest purchase choice possible.
8. *Complete and submit Qualified Asset Purchase Withdrawal form along with appropriate documentation to a Prosperity Account representative* – at least 10 (ten) business days before Prosperity Account funds are required. If the request is approved, the Prosperity Account representative will sign the form and the saver will give it to a Frederick County Bank representative so the funds can be disbursed.

## **Emergency Withdrawals**

In order to be eligible for an emergency withdrawal, savers must have been enrolled in the program for at least six months. After 6 months of saving, savers are allowed one opportunity within a 12 month period to withdraw all or some of their savings from their Prosperity Account in case of an emergency. **Emergency withdrawals will not include matched funds.** If an emergency withdrawal is made, a *NO MATCH – Emergency Authorized/Unauthorized Withdrawal* form must be used.

There is no minimum balance required to remain in the Prosperity Account when an emergency withdrawal is made. However, it is recommended that savers keep at least \$25 in their Prosperity Account during the duration of the program.

Savers are required to discuss their situation with United Way and their Prosperity Mentor to assess their options.

Emergency withdrawals will only be approved when, in the judgment of the program staff, the Prosperity Account funds are necessary to:

- Prevent eviction of a saver or saver's family from their residence
- Prevent foreclosure on a saver's primary residence
- Pay for critical health care services for a saver or a saver's family member
- Pay for critical living expenses, such as food supplies or utility expenses, following a saver's loss of employment

## **Alternatives to Emergency Withdrawals**

In the event the saver's request to make an emergency withdrawal is not approved, the saver may choose to:

- Make do without the emergency withdrawal and continue participation in the program
- Withdraw from the program, receive a full refund of all Prosperity savings deposits and interest and forfeit all matching money

Those who have withdrawn from the program may submit a request to re-apply immediately, or at their convenience. Applicants will be required to requalify for the program and there is no guarantee that space will be available in the program.

## **Authorized Emergency Withdrawals**

The following criteria apply to *authorized* emergency withdrawals:

- Account must be open for 6 months.
- Withdrawal must be needed as a result of lost employment (to pay for critical living expenses such as food or utilities), critical health care needs for saver or someone in the household, or to prevent foreclosure/eviction from living residence.
- Saver must review alternative strategies with their Prosperity Mentor to attempt to resolve the problem without making a withdrawal.
- Saver must develop a revised savings plan with the Prosperity Mentor that will detail the saver's plan to repay the withdrawn funds within 12 months.
- Saver will forfeit any match until the funds are redeposited.

The saver must make arrangements with United Way for the withdrawal of funds from the participating financial institution by completing the *NO MATCH – Emergency Authorized/Unauthorized Withdrawal* form. The Prosperity Account representative will then provide a copy of the signed form for the saver to give to Frederick County Bank and the funds in the account will be returned to the saver without a match.

## **Unauthorized Emergency Withdrawals**

The following criteria apply to *unauthorized* emergency withdrawals:

- Account has been open for less than 6 months.
- Request does not meet qualifications to be considered for an emergency withdrawal.
- Request does not meet the requirements for a qualified asset purchase.
- Saver will forfeit any match for unauthorized withdrawals

The saver must make arrangements with United Way for the withdrawal of funds from the participating financial institution by completing the *NO MATCH Emergency Authorized/Unauthorized Withdrawal* form. The Prosperity Account representative will then provide a copy of the signed form for the saver to give to Frederick County Bank and the funds in the account will be returned to the saver without a match. The Prosperity Account will then be closed.

## **Emergency Missed Deposit Grace Period**

Savers are only permitted to miss no more than 5 deposits per year, with no more than 3 being consecutive, unless they qualify for an emergency grace period. Prosperity Account savers are required to communicate with their Prosperity Mentor or United Way representative in *advance* if they are unable to deposit the monthly minimum of \$25.00 into their Prosperity Account. If the saver misses more than 5 deposits per year or **3** consecutive deposits, then their account will be closed and they will receive a check of any prior deposits made to the account. *They will not receive any matched savings.*

The following criteria apply to approved missed deposit grace periods:

- Account must be open for 6 months.
- Grace period must be needed as a result of lost employment (to pay for critical living expenses such as food or utilities), critical health care needs for saver or someone in the household, or to prevent foreclosure/eviction from living residence.
- Saver must review alternative strategies with their Prosperity Mentor to attempt to resolve the problem without missing a deposit.
- Saver must develop a revised savings plan with the Prosperity Mentor that will detail the saver's plan to repay the missed deposits within 12 months.
- Saver will forfeit any match until the funds are redeposited.

If the saver intends to miss a required deposit and would like to remain enrolled in the Prosperity Account program, they must meet the criteria and submit an *Emergency Missed Deposit Grace Period* form to United Way *prior* to the missed deposit. A final decision regarding the approval or denial will be made by a Prosperity Account representative within one week of the request. If the grace period is approved, the *Emergency Missed Deposit Grace Period* form will be signed by a United Way representative and a copy will be provided to the saver.

The following procedures will be used for missed deposits:

- 1<sup>st</sup> missed deposit: Phone call to saver notifying them of first missed deposit.
- 2<sup>nd</sup> missed deposit: In person meeting will be scheduled to discuss circumstances and to create a new savings plan.
- 3<sup>rd</sup> missed deposit: Saver will be notified and account will be terminated

## **Voluntary Early Withdrawal from Program**

Life circumstances such as unemployment, medical emergency, change of marital status, etc. may require a saver to voluntarily withdraw from the program. All withdrawals require savers to notify a Prosperity Account representative at least two weeks before the planned withdrawal date by completing a *NO MATCH – Emergency Authorized/Unauthorized Withdrawal* form. The Prosperity Account representative will then provide a copy of the signed form for the saver to give to Frederick County Bank and the funds in the account will be returned to the saver without a match.

## **Completion of Program**

When a saver purchases their asset, withdraws from the program, or the program term ends, they will complete the appropriate withdrawal forms and both parties will agree to close the account. Both the saver and a United Way representative will be required to sign these forms. At that point, the signed forms will be provided to the saver to give to the bank. If there are any funds left in the account, they will be withdrawn and returned to the Prosperity Account holder and the account will be closed. Once that has taken place, the saver and everyone in the household is no longer eligible to apply or reapply for a Prosperity Account.

## **Termination**

Reasons a saver can be terminated:

- False, inaccurate financial information (for example, if the household exceeds income and asset requirements)
- Missing more than 3 consecutive or 5 total deposits during a 12 month period
- Failing to fulfill the financial education training minimum of at least one hour of approved classes, workshops, meetings, events, etc. per month they're enrolled in the program

If a saver is terminated, a letter will be sent to the saver announcing his/her termination from the program, along with the specific reasons for the account termination. At that time, the saver will have forfeited any rights to the matching money as a result of termination.

## **In the Event of Death**

In the event of my death, I understand that if I designate another eligible individual as the beneficiary, that person will receive both my savings and earned match, provided he or she satisfies all project requirements. If I designate someone who is not eligible for an account, the beneficiary will receive only my savings, and my earned match will be used to match other account holders.

Accordingly, I designate the following beneficiary:

Full Name: \_\_\_\_\_

Street Address, City, State, Zip: \_\_\_\_\_

Phone 1: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Phone 1: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Email: \_\_\_\_\_

Relationship to account holder(s): \_\_\_\_\_

## \_\_\_\_\_ Policy and Procedure Changes

United Way reserves the rights to make changes to these policies and procedures. The savings match ratio will not change.

### Account Holder Information:

Full Name: \_\_\_\_\_

Street Address, City, State, Zip: \_\_\_\_\_

Phone 1: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Phone 1: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Email: \_\_\_\_\_

Prosperity Account Number: \_\_\_\_\_

### Signatures:

I have read and understood the entire United Way Prosperity Account Policies and Procedures manual. I agree to the terms and conditions of this program.

Prosperity Account owner signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

Prosperity Account co-owner signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

United Way Representative signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_