

Here is a summary of the benefits to the Bank and to Americans All.

### **Advantages to the Bank:**

- Americans All provides benefits for individuals, schools, and local businesses and service providers. Our program reinforces the belief that our democracy's greatest strength lies in an educated public. We also appreciate that America is—and always has been—a nation of immigrants, and we recognize the many contributions that immigrants have made—and continue to make—to our nation's growth. Local branch managers can customize our program to appeal to specific ethnic, cultural or business market segments.
- Although supporting our program may not allow the Bank to meet the strict guidelines of the Community Reinvestment Act, supporting our goals will demonstrate the Bank's interest in building stronger communities and helping traditionally underserved populations.
- Americans All will be a valued banking client once the program is fully up and running
- The bank's participation in our program entails no financial expenditure and only minimal staff time if a branch chose to offer the program to their employees as a benefit.
- We have already developed marketing materials and understand that the Bank's legal department may need to approve their use. Moreover, our program is backed up by a user-friendly Web site.
- Each branch of the Bank will become a Legacy Partner, at no cost, and can use their landing page to better connect with their clients and employees and show support for their communities.
- Working with us affords your bank's local branches an additional opportunity to work with schools to help them offer financial literacy education. You are already showing students how to protect their financial assets; this will show them the importance of protecting their legacy and be better prepared to succeed in our democracy, economy and workforce.

### **Factors That Eliminate Risk to the Bank:**

- The People of America Foundation—the parent company of Americans All—is a 501(c)(3) organization in good standing and, for marketing purposes, has set up a benefit corporation.
- Americans All only accepts credit cards, and funds are directly deposited into your bank. We do not accept cash, eliminating any risk of financial impropriety. And do not “auto-bill” those members who want to participate in our Social Legacy Network.
- All instructional resources we distribute will have been approved by at least one state board of education, and they are presented from multiple perspectives and support individual state standards in social studies. Our program leaves all instructional decisions to states, localities and schools, so your bank will not be criticized for interfering with state and local education policies.

### **Advantages for Americans All:**

- Your Bank's acknowledgment of the importance of our work will increase our outreach, further demonstrating the importance of our dual mission of legacy preservation and excellence in social studies instruction.