

**Banco Popular** has been instrumental in the launch and ongoing support of key programs for the unbanked/underbanked in communities. From working with youth via financial literacy programs with Junior Achievement and Operation HOPE, Banco Popular also is very engaged in community partnerships that bring financial literacy into the community and facilitate the account opening process in a neutral and safe environment, which fosters the creation of new banking relationships to this audience.

- Our **Bank On** programs in Manhattan & now in Queens are designed to breakdown the barriers keeping unbanked/underbanked individuals from opening accounts – through education and account offerings such as free and low cost checking accounts, we enable them to accumulate assets and build a banking history essential to financial success. For more information you can visit <http://bankonmanhattan.com/about-us/>
- Our **Safe Start Savings** program in NYC was initiated to create new opportunities via partnerships with local community organizations to reach out to the unbanked/underbanked community in LMI areas. Through joint financial literacy sessions we are able to bring bankers into the community to educate and facilitate the opening of no and low cost savings accounts. For more information you can visit <http://www.nyc.gov/html/ofe/html/poverty/safestart.shtml>
- Safe Start Programs for NY **Family Rewards Participants** allows us to bring families that qualify for the city incentive programs to familiar local community partners sites to learn and open accounts together with their teen children: By focusing on the “family unit” and including young adults in the program we are able to **help New Yorkers break the cycle of poverty**, through financial literacy and bank accounts. To learn more about the program you can visit: <http://www.opportunitynyc.org/about>
- Our **NYC Employee Direct Deposit Program** focuses on helping unbanked city employees learn how to establish low cost bank accounts seamlessly through direct deposit sign-ups.
- Programs with the **New York Coalition on Immigration** are soon to be launched to help immigrants learn the importance of opening bank accounts, including how to acquire TIN’s and prepare for the account opening process.