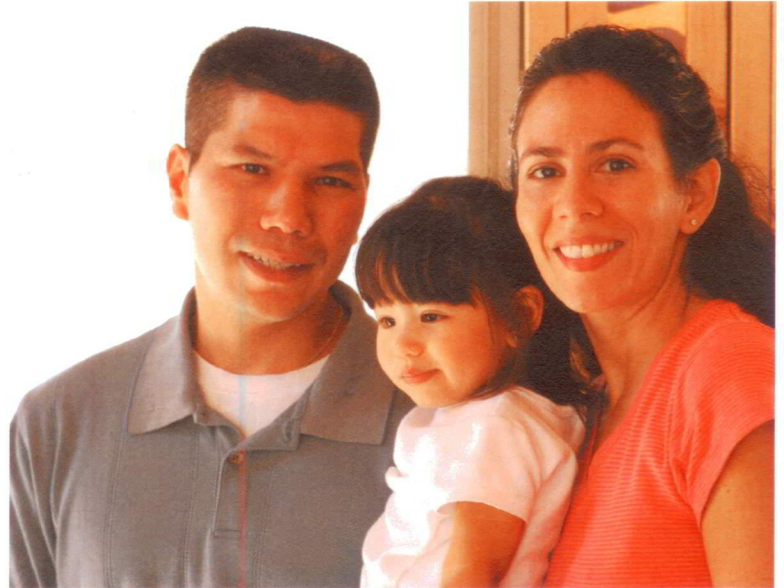


# GET PAID TO SAVE

## Take the Opportunity to Open Your Ramp-UP Accelerated Savings Account

### HERE'S HOW IT WORKS

- Open an account with an initial deposit of \$500. You can use part of your tax refund for this purpose.
- Make a \$40 deposit every month into your Ramp-UP Savings Account for the next 14 months.
- Earn an interest subsidy of 19.357% Annual Percentage Yield (APY) TAX FREE. We pay you to save.
- There is no early withdrawal penalty and the money is yours to spend.



	INITIAL DEPOSIT	AFTER 6 MONTHS	AFTER 12 MONTHS	AFTER 15 MONTHS
Amount You've Deposited	\$500	\$700	\$940	\$1060
Amount You've Saved	\$500	\$772	\$1121	\$1312

Interest subsidies provided by United Way of Greater Los Angeles and credited every three months during the 15-month account period for deposits up to the scheduled amounts.

To learn if you qualify and to enroll please contact the organizations below at the number provided. This is a limited time offer, so call now.



323.846.1434



323.269.4214 X 228



213.365.7400 X 228



562.216.4620



323.890.1555 X 1636



818.834.0577 X 201



TO CREATE PATHWAYS OUT OF POVERTY

# GET PAID TO SAVE

## WHAT IS THE RAMP-UP ACCELERATED SAVINGS PROGRAM?

The Ramp-UP program offers savings accounts with high interest rates with the goal to encourage people to save money.

The program is a joint effort between United Way of Greater Los Angeles and Citibank, and is offered through several community-based organizations throughout Los Angeles.

## WHY SHOULD I SIGN UP?

Because we can't think of a reason why you shouldn't! Ramp-UP will pay you to consistently save. Here's what you could earn in the program if you open your account with \$500 and make \$40 monthly deposits for 14 months:

- In 6 months, you will earn an extra \$72, in 12 months, \$121, and in 15 months, a total maximum of \$252.

This money is totally tax-free! Interest subsidies are provided by United Way and credited every 3 months during the 15-month account period. This is a limited time offer and enrollment is subject to income restrictions.

## HOW DOES THE PROGRAM WORK?

**STEP 1:** Contact one of the community-based organizations listed below to set up an appointment to enroll. If you are also planning to do your taxes through the same organization, this appointment can be the same time you are getting your taxes prepared.

**STEP 2:** Go to your appointment and fill out paperwork to open your Ramp-UP savings account. You can conveniently do this during your appointment without the need to visit a bank branch.

**STEP 3:** Make monthly deposits into your account at any Citibank branch. You earn the interest subsidies for deposits up to your scheduled amounts.

**STEP 4:** After 15 months, contact the community agency to access your funds. Allow a few business days for processing to access your funds via check, mail, or an electronic transfer to another account. Of course, you can close your account at any time and don't need to wait for 15 months, but keeping the account open for 15 months will help you earn more interest.

## WHAT IF I CAN'T DEPOSIT \$500 OF MY TAX RETURN OR CAN'T SAVE \$40 A MONTH?

We understand that people have different abilities to save. Talk to the person signing you up for more flexible savings options.

## WHAT IF I DON'T HAVE A BANK ACCOUNT OR I ALREADY FILED MY TAXES?

Let Ramp-UP be your first bank account. If you have already filed your taxes, you can still sign up as long as you have enough money to make the initial deposit into the account.

## THIS PROGRAM SEEMS TOO GOOD TO BE TRUE. WHY ARE YOU OFFERING RAMP-UP?

Saving is the best strategy to help people cope with difficult times, yet many find it difficult to get into the habit of saving. We are offering this program to make it easier for people to save and focus on their future even if that means planning for just a few months ahead.

## WHO DO I CONTACT TO SIGN-UP?

CFRC: 323.846.1434

ELACC: 323.269.4214 X 228

KYCC: 213.365.7400 X 228

LBCAP: 562.216.4620

MAOF: 323.890.1555 X 1636

VEDC: 818.834.0577 X 201



LIVE UNITED



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OUT OF POVERTY