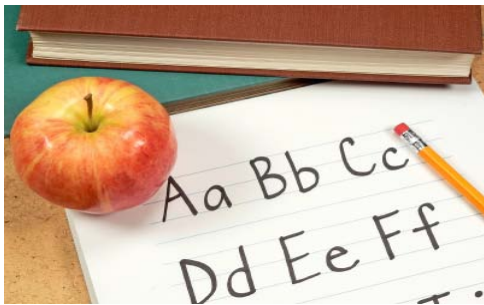




How Does Texas Rank? Challenges and Opportunities

- ★ Texas has the lowest credit scores in the United States, and a national survey ranks Harlingen residents at the very bottom. Three other Texas cities made the Lowest 10 average credit score list: Corpus Christi (#3), El Paso (#5) and Tyler (#10). *Experian, September 22, 2010*
- ★ South Texas metro areas, McAllen, Brownsville and Laredo rank at the bottom of all 366 U.S. metropolitan areas for per capita personal income. *CPPP, Laboring for Less. September 2, 2010*
- ★ Texas scored a “D” in CFED’s 2010 Assets & Opportunity Scorecard:
 - * 51st in uninsured rate
 - * 49th in employer-provided health care
 - * 48th in net worth of households
 - * 48th in retirement plan participation
 - * 41st in households who are unbanked



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FINANCIAL EDUCATION



Texas Department of Banking

What Can Bankers Do? Be Active!

★ Establish an In-School Bank

The Texas Department of Banking proposed the “Center of Monetary Education for Texans” (COMET) to encourage state-chartered banks to initiate in-school banking programs.

★ Join the “Bank On” Initiative

According to the FDIC survey, 26% of U.S. households, or 30 million households, are unbanked or underbanked. In Texas, the figure is 36% or 3.2 million households. For banks, this is an opportunity to serve an untapped market. The “Bank On” program focuses on banking the unbanked and has already been initiated in Bryan/College Station, Central Texas, Dallas, Houston and San Antonio. If your area is not listed, start a “Bank On” program in your community.

★ Be Involved in Financial Literacy

Check your community calendars, websites, and newsletters. Many local non-profit organizations and bank trade associations have information on the most latest financial literacy news and events.

★ Sign Up and Receive FREE E-mail Updates

Bankers can receive updates on statewide financial education events, legislative initiatives, innovative ideas, and best practices. To join, visit www.opportunitytexas.org, www.raisetexas.org and www.texasaei.org.

★ Share Your Financial Education Story

Submit a summary of your bank’s financial education initiatives in your community for a chance to be highlighted in our Texas Bank Report’s “Financial Education Spotlight.”

Financial Education Curricula

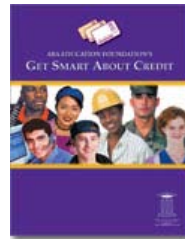


The Texas Department of Banking, the Texas Bankers Foundation and the Independent Bankers Association of Texas Education Foundation are working together in promoting financial education and have launched a joint online survey to benchmark financial literacy efforts by Texas banks. Based on the responses received, these are the most popular financial education curricula Texas bankers have used to teach their communities.

★ American Bankers Association (ABA) Education Foundation

www.aba.com

- ❖ Teach Children to Save
- ❖ Get Smart About Credit



© ABA Education Foundation



★ Federal Deposit Insurance Corporation (FDIC)

www.fdic.gov

- ❖ Money Smart for Adults
- ❖ Money Smart for Young Adults



★ Federal Reserve Bank of Dallas

www.dallasfed.org

- ❖ Building Wealth



★ Junior Achievement

www.ja.org

- ❖ K-12 Programs



MISSION STATEMENT

Bankers helping Texans in making informed decisions about budget, credit, asset building, savings and debt management through financial education.



Austin and Houston Area Bankers, Join the South Texas Alliance for Economic Inclusion

The mission of the Alliance for Economic Inclusion (AEI) is to improve the economic wellness of low-and moderate-income individuals and families, including the unbanked and underserved, by improving access to the U.S. banking system and to work with financial institutions and other partners on ways to bring those currently unbanked and underserved into the financial mainstream through innovative low-cost products and services and expanded financial education efforts.

Every quarter, the FDIC hosts AEI meetings in Houston and Austin. These meetings are free and everyone is welcome to attend. Participants range from non-profit organizations, financial institutions, private businesses, federal, state and municipal government agencies, faith-based organizations, teachers and individuals interested in financial literacy. Bankers can participate, network and learn about our industry’s newest topics and participate in AEI’s three committees: Financial Education/Asset Building, Financial Products and Services, and Regulatory Issues.