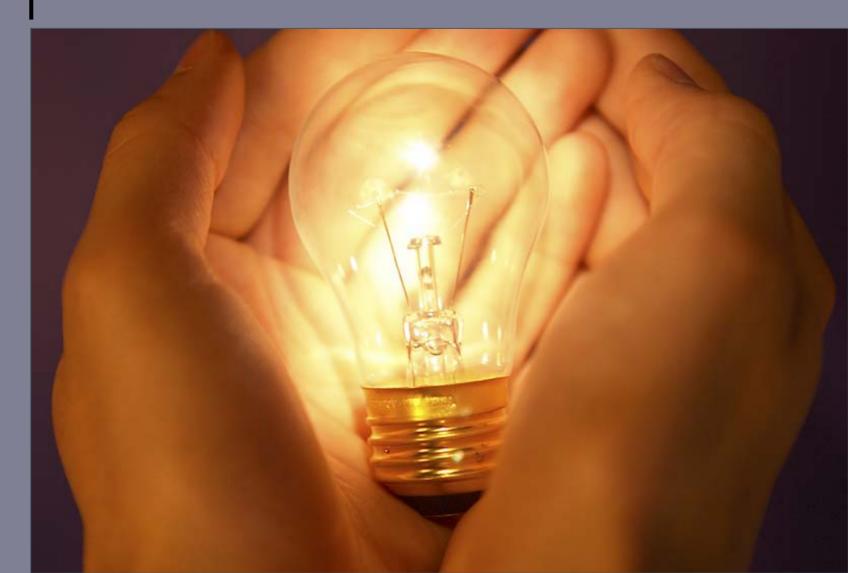
Just do it ... but differently

Consumer Information & the Mortgage Market FTC- Bureau of Economics Conference May 29, 2008

The single biggest problem with communication is the illusion that it has taken place.

—George Bernard Shaw (1856-1950)

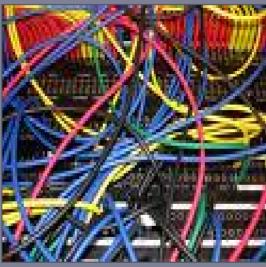
Public Policy- what is a disclosure document?



Confusing is easy



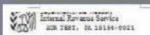






Unclear is easy

CP2000 (Before)



Tempor Name and Address

Notice Number: CP-2000

Social Security Number: 122-45-6769 Tas Year: 2002 Form: 10412.

THIS MOTICE REQUIRES A RESPONSE Figure complete the response pare at the end of this notice and send it in the enclosed envelope to the address in the upper left-

for recorded information, nleses call 160-128-4567 (call face) and request four Number thi.

If you have additional questions about this notice, blease call: 1-600-619-1060 1-122-416-7850 FAX between 5:00 AM to 5:00 PM. You may experience delays during peak house. Contact: JOHNNY CLEAR

WE ARE PROPOSEDS CHANGES TO YOUR 2002 TAY RETURN

We are proceed changes to your 2002 income has return because information you reported down't match what was reported to us by your employers, banks, and/or other payers. Our proposed amount you ove is \$ 4.757.00. See our proposed changes on page 2 and the detailed information bequirating on page 2.

Please commare your records with the payer information that begins on mass 2. To assist you in reviewing upon resure, the super information may show both seporated and unscopped amounts. Newsers, when becomes shown on wear 2 are based on the uncoverted amounts unly.

If You AGREE with our Proposed Changes!

- . Check for A on the sesponce page.
- . Sign and date the total agreement crarement. Both spances over clos if you filed a foight seturn.

 If possible, exclose your payment in
- . Send us the corporate Page in the
- exclosed envelope,

full. If you can not pay the entire amount, you can request as installment agreement by completing the last page of this cotion.

If Fee DELAGREE were our Proposed Charges:

- . Check for 2 on the response page.
- Inchese a succed statement emplaining each chases you disasses with and why THE SECTION.
- . Include any exponenting documents you gish on to consider, and
- . Send us the sespense page with your convenest and supposition documents in the enclosed envelope.

It is important that we execute your occounse by 11/16/2005. If we don't rective your response, we'll conclude that our proposed changes are correct. Then we'll send you a Botice of Deficiency followed by a bill for the physicsed amount you are including tax and any penalties plon additional interest.

Dense is easy

Request for Cash, Medical, and Food Stamp Assistance (Before)

DEPARTMENT OF JOB AND FAMILY SERVICES REQUEST FOR CASH, MEDICAL AND FOOD STAMP ASSISTANCE

IMPORTANT INFORMATION ABOUT FOOD STAMPS, CASH AND MEDICAID

You have the right to file an application the day you contact the County Department of Job and Family Services (CDJFS). Any food stamp, cash or medicaid benefits you get will go back to the date you filed if you qualify for help on that date. You can file this form with your name, signature and address, but you must finish it and be interviewed later.

If you cannot stay to fill out this form today, give us this first page. We must have at least the household's name and address and your signature, if you are the responsible member of the household or the household's authorized representative, so that today can be set as the application file date. You can fill out the rest of the form at home and bring or mail it to the CDJFS office. However, we must have the completed form and conduct an interview to decide if your household is eligible to get your first food stamps right away. If you miss the interview that the CDJFS schedules, you must contact the CDJFS and ask to reschedule your interview. If you miss your interview and do not contact the CDJFS within 30 days from the date that you file this form, you may be denied benefits. The CDJFS may waive the face-to-face interview if it is determined you meet a hardship condition. You can apply for one or all programs with this form.

If English is not your primary language, or if you are hearing-impaired, the CDJFS will provide you with someone who can help you understand the questions at the interview. This person is called an interpreter and will be provided at no cost to you; the agency will pay for the interpreter. Check the yes box below if you need an interpreter. This interpreter should also be available at other times if you need to report changes or have questions about your case. The agency must also provide you with services and reasonable accommodations if you have a disability. Let your caseworker know what you need.

******** YOU NEED FOOD STAMP BENEFITS RIGHT AWAY, AND YOU ARE NOT CURRENTLY RECEIVING THEM, ANSWER THE QUESTIONS ON THIS PAGE AND PAGE

2. THIS WILL HELP US DECIDE IF YOU QUALIFY TO GET FOOD STAMP BENEFITS WITHIN 24 HOURS TO 7 DAYS.*****

| Street Address | _CityCoun | ityState | ZIP Phone () |
|---|--|-----------------------------------|-----------------------------|
| Mailing Address (if different than street address) | | City | StateZIP |
| Additional phone number where we can reach you <u>(</u> | | | |
| Are you applying for someone who is not living with y Enter the address of the person(s) you are applying fo | | es, who? bress. Street Address | |
| City County | State | ZIP_ | Phone () |
| Primary language of the person completing this form _ If your primary language is not English, or if you are h | CO PROCESSAR A TARGET OF THE STATE OF THE STATE OF | | • Yes • No • Does not apply |
| is anyone in the household currently receiving cash, M Where (City/County/State) | fedicaid or food stamp benefits? | • Yes • No If yes, who | 7 |
| What are you applying for today? (Check all that appl | y) • Cash Assistance | Medical Assistance | • Food Assistance |
| Signature of Person Completing Form | Print Na | me | Date |
| JFS 07200 (Bav. 07/2002) | | | |

Pare 1

Garble is easy

NHTSA Sample (Before)

This is a multipurpose passenger vehicle which will handle and maneuver differently from an ordinary passenger car, in driving conditions which may occur on streets and highways and off road. As with other vehicles of this type, if you make sharp turns or abrupt maneuvers. The vehicle may roll over or may go out of control and crash. You should read driving guidelines and instructions in the Owner's Manual, and WEAR YOUR SEAT BELTS AT ALL TIMES.

National Highway Traffic Safety Administration

Neat and tidy, but unclear is easy

We value your privacy.

Inside you will learn about:

- 1. SAFEGUARDING YOUR INFORMATION
- 2. KEEPING YOUR INFORMATION ACCURATE
- 3. COLLECTING YOUR INFORMATION
- 4. PROTECTING INFORMATION ABOUT YOU FROM OUTSIDE MARKETERS
- 5. SHARING YOUR INFORMATION
- 6. CHOICES YOU CAN MAKE
- 7. ACTIONS YOU CAN TAKE 8. JUPITER BANK COMPANIES

This policy covers the information we collect about you, or "your princinal information" as we left in bit in this notice, which means percentally identification information about a consumer or a consumer's current or former relationship with Judgith Ellers. This policy applies to all Judgith Ellers companies and in provided to you as required by federal financial director times.

1. SAFEGUARDING YOUR INFORMATION

Vie meximum physical, incitoriors, and productival sollinguards to product your periodical information. Employees we authorized to access, your generated information prily when takey need it to provide you with products and services or of maintain your accounts. Our code of efforts required our employees to provide confidential travalment for your personnel information and they are subject to designinary accion if they first to follow the confidential required in the confidence of the providence of their providence of th

2. KEEPING YOUR INFORMATION ACCURATE

Keeping yaya account orientation accurate and up-to-clare is vary important. You have access to your account orientation through various means, such as through your account disterments, and using our orients bushing services, and in response to your requests. If your account anotherments, and using our orients bushing services, and in response to your request. If your account intermedion is excomplete. Incompanie, or not current, pleases call or write to us at the biseptione number or address intendion or your account statement, hand records, or other documentation. Yet will principly update or correct any writers. You can also write to us a site with to us or

Jupiter Sans. 2004 Main Street Plans, TX 75432

Please contact us if you have guestions.

3. COLLECTING YOUR INFORMATION

We collect and use various types of information to service your accounts and make your dealings with us as easy as possible.

We keep the following types of customer information:
Application Information—information that you provide to
us, such as on your applications and your appoint

information, for example, your assets, income, and debt. Transaction and Experience Information—information about your transactions and account expensess, as well as information about our communications with you. Examples include your account fluidinous, payment history, parties to transactione, credit card usage, requests for orgins of checks, and presperved credit offices.

Consumer Report Information—information from a consumer report, for example, your credit-worthness and credit history.

Other Information—information from putside sources regarding your employment, credit and other relationships, as well as public records. Examples include your employment history, boar balances, credit card balances, research resource covereds, and other information.

4. PROTECTING INFORMATION ABOUT YOU FROM OUTSIDE MARKETERS

Jupiler Bank does not self or share any of your personal information with collable marketers who may want to offer your free own products and services. You don't need to take any action to stoo this type of sharing.

5. SHARING YOUR INFORMATION

We manage the way in which information is shared among Jupiter Bank companies, with companies that work for us, and with other darkies.

Sharing information among Jupiter Bank companies Audier Bank is a proup of financial companies, such as our

inortique company and chedit card company, and inortique company and chedit card company, and inortique company and chedit card company, and solventiancial companies such as our operations and servicing substitution. Put

Jupiter Bank may share any of your personal information among our companies:

To protect you, The information we maintain about your customer nationally helps as identify you and helps present unaniformation proyens been accessing your information, or your accounts and services. For exemption, we may use information about your ATM and credit card transactions to identify unusual activity, and then contact you in learn if your CAM had been lost or stillar.

For your convenience. If you have an account with one of our companies and would like to oppe an account with another of our companies, nearly share information you have previously provided to us. By sharing this information, you may not need to burstly the same information to any of our companies takes.

To provide quality service, Your customer information allows us to respond quickly to your needs—from obtaining cash through ATMs, to speedy approval of your mortgage

To tall your about new or Improved Stransial services, by understanding plur resistancials, we can better mean your needs and determine whether other Jupiter services could be of values to you. We differ our seathers a write range of frameoial products—basing services, my and brainings pervices, morphy services, and testing pervices, morphy services, and testing pervices, and testing pervices and services to the control of the services to the control of the services to the services to the control of the services to the services services and services to the services servic

To improve our products and services. Our products and services reflect the ways our customers actually use their accounts. We collect and snalyon information about customer activity and indianty, so that we can design new types of loans, thecking, and other accounts—at to meet our continuous meets.

Sharing information with companies that work for us

Van may share your personal information with companies that work for a All the companies that and on our behalf to provide various services for you are contractually obligated to keep the information we provide to their confidential and to use the personal information we share confly to provide the sendoce way park from 10 proform. Such companies thay include companies that asset us in proloseing por thresections, printing your decide. Analong statements, and responsing to your repeats.

In addition, we may share any of your personal information with companies that work for us to provide marketing support services.

Some of our own companies may provide any of these services for us.

Other Sharing

We also may disclose any of your personal information to credit bursais and similar arguing calculations and when or capital control to provide the provided by task for example, your personal information may be disclosed in meyorine to a subpress or other legal process, a Yourd investigation, and where required in public records, such as recording a deed of trust. Your personal information may be disclosed to comparises the process plan requests for products or services, or in the event your look account is solid to another fearable process plan may also share your personal information suitable of Jupiter Blank comparies if see have your concern.

6. CHOICES YOU CAN MAKE

You can choose not to ductions some of your personal information to Aspher Bank companies and to limit direct marketing subcitations by Jupiler Bank companies to you.

Sharing among Jupiter Bank companies

You may request that certain of your personal information, such as your application information and information and consumer report information, not be shared among Jupiter Bank companies. During the remail course of doing business, we will confirm to state your companies in morter to service your accounts on order to service your accounts.

Direct marketing

You can choose not to receive marketing offers from us by direct mail, helephone, anythre e-mail. This preference applies to offers from as about our problects and services, and about other products that we think may be of interest to you.

If you choose not to receive information about our products and services by direct mail, telephone or a-mail, you will continue to:

Be contacted as necessary to service your account.
 Receive marketing information included with your regular account mailings and statements, and when you visit us notine or at an ATM.

To help you understand how we record your preferences, you should know that

- Your preferences will be honored among all Jupiter Bank companies
- Since some marketing programs may aheady be in progress, it may take up to 45 days for your preferences to be fully effective.

7. ACTIONS YOU CAN TAKE

Remember that Jupiler Bank goes beyond the law and does not self or share any of your personal information with outside medicates.

No action is required for you to receive this benefit.

Short is easy

made in a foreign currency

| DISCLOSURES | | | |
|---|--|--|--|
| Annual percentage rate (APR) for purchases | 17.74% variable. | | |
| Other APRs | Cash advance APR: 22.74% variable. Default APR: 31.74% variable. See explanation below.* | | |
| Variable rate information | Your APRs may vary each billing period. The purchase rate equals the U.S. Prime Rate** plus 9.99%. The cash advance rate equals the U.S. Prime Rate plus 14.99%, with a minimum cash advance rate of 19.99%. The default rate equals the U.S. Prime Rate plus up to 23.99%.*** | | |
| Grace period for repayment of balances for purchases | Not less than 20 days if you pay your total new balance in full each billing period by the due date. | | |
| Method of computing the balance for purchases | Average daily balance (including new purchases). | | |
| Annual fees | Annual Membership Fee: \$85. | | |
| Minimum finance charge | 50 cents. | | |
| Transaction fee for purchases | 3% of the amount of each foreign currency purchase after its conversion into | | |

Transaction fee for cash advances: 3% of the amount of each cash advance, \$5 minimum.

Transaction fee for balance transfers: 3% of the amount of each balance transfer, \$5 minimum, \$75 maximum.

Late fee: \$15 on balances up to \$100: \$29 on balances of \$100 up to \$1,000; and \$39 on balances of \$1,000 and over.

U.S. dollars.

- * All your APRs may automatically increase up to the Default APR if you default under any Card Agreement that you have with us because you fail to make a payment to us when due, or you make a payment to us that is not honored.
- **For each billing period we use the U.S. Prime Rate published in The Wall Street Journal two business days prior to the Statement/Closing Date for that billing period.
- *** Factors considered in determining your default rate may include how long your account has been open, the timing or seriousness of a default, or other indications of account performance.

We apply your payments to low APR balances before higher APR balances. That means your savings will be reduced if you make transactions that are subject to higher APRs.

Rates, fees, and terms may change: We may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors, if we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.

Layout is easy

GOOD FAITH ESTIMATE

| Lender: / | Acme Mortgage | | | Salts Price: \$78,9 | 50.00 |
|--|--|---|---|--|---|
| Articlobuser of | HE LO THE CREEK | | | Base Loan Arrount | 575,000,00 |
| - married (| Wichita, KS 67220 | | | Total Loan Arrount | |
| | | | | | |
| Applicant's | © WU Shock | | | Interest Rate: 7.75 | 756 |
| | THE SAME | | | Type of Loan: Con | contional |
| | | | | | |
| Property Ac | ddress: 3912 E. 21st | | | Preparation Date: . | |
| | Wichita, KS 67220 | | | Loan Number: 123 | 3-456-789 |
| The in | nformation provided below reflects e | ofimales of the charges which | h was me i | hely to inour at the settlement of w | or loss. The tees lated are |
| estimates - 1 | actual charges may be more or less. Yo | or transaction may not involve | a fee for eve | ry Rem Inded. | |
| The number | ers listed beside the estimates ger will be receiving at settlement. The | serally correspond to the n | umbered li | nes contained in the HUD-1 or HU | ID-1A settlement statement |
| which you'r | will be receiving at settlement. The | HUD-1 or HUD-1A settler | nent styten | nent will show you the actual cost | for items paid at settlement. |
| 800 17 | TEMS PAYABLE IN CONNECTION WITH | LOAN | 1100 | TITLE CHARGES: | The state of the s |
| | | | | | |
| 801 0 | Origination Fee 8 % + 5 | 5 | 1101 | Closing or Encrow Fee | \$250.00 |
| 802 *D | Recount Fee @ 2 % + S | s 1,500.00 | 1102 | Abviract or Title flearth | s |
| 900 A | opmissi Fee | 9 150.00 | 1100 | Title Exercipation | 6 |
| | | | | | * |
| 804 C | Inedit Report | 845.00 | 1105 | Document Preparation/Fee | 5 |
| 805 L | ender's Inspection Fee | 8 | 1106 | NaryFee | 8 25.00 |
| 806 M | fortgage Insurance Application Fee | 6 | 1102 | Attorney's Fee | 6 |
| | | ~ | 11104 | | ~ |
| 807 A | esumption/Fee | 6 | 1109 | Title Insurance | \$ 450.00 |
| BOS M | fortgage Broker Fee | s | | | s |
| | ax Related Service Fee | 8 75.00 | | | 6 |
| 610 | | | | | * |
| 811 A | optionion Fee | 9 | | | 6 |
| 812 C | Commitment Fee | 8 | | | 8 |
| 118 0 | | - | | | - |
| | ender's Rate Look in Fee | 6 | | | 9 |
| 814 *P | Processing Fee | s 300.00 | | | 6 |
| | Inderwriting Fee | 9 | 1200 | GOVERNMENT PECORDING AND T | BANSFER CHARGES |
| | | | | | |
| 816 H | tine TransferFee | 8 | 1201 | Recording Fee | s10.00 |
| | | 9 | 1202 | City/County Taxy/Stamps | 5 |
| 900 IT | TEMS REQUIRED BY LENDER TO BE PA | LID IN ADVANCE: | 1200 | Rinto Tota/Rintrops | s 35.00 |
| | | NID IN ADVANCE | | | |
| 901 ★ In | nterest for 14 days # \$ 15.92 | /day 5 222.88 | 1204 | Intergible Tax | \$ |
| 902 M | fortgage Insurance Premium | s 0.00 | | | 5 |
| | | | | | * |
| | fazard Insurance Premium | 8477.50 | | | 6 |
| 904 C | Journty Property Taxes | 8 306.32 | | | 6 |
| | lood heurance | 9 | | | |
| 900 7 | GOO PROPERCE | | | | |
| | | s | 1303 | ADDITIONAL SETTLEMENT CHARG | 465 |
| | | 9 | 1906 | Surrey | 9 150.00 |
| | RESERVES DEPOSITED WITH LENDER: | | 1302 | | |
| 1000 0 | TESERVES DEPOSITED WITH LENDER: | | | Perlinspection | s 60.00 |
| 1100 | | | 1000 | | |
| | formed Ins. 2 Mo. #539.79 | Per Mo. S 75.58 | 1000 | | 6 |
| 1001 H | | | | | |
| 1001 H | Aorgage Inc. 2 Mo. 8538.96 | Per Mo. 6 77.92 | | | 6 |
| 1001 H | | Per Mo. 6 77.92 | | | |
| 1001 H 1002 M 1004 T | Aorgage Inc. 2 Mo. 8538.96 | Per Mo. 6 77.92 | | | 6 |
| 1001 H 1002 M 1004 T | Arrigage Ins. 2 Mo. 8538.96 Dock Amerik. 2 Mo. 85102.11 | PerMo. 6 77.92 PerMo. 6 204.22 6 | | STREET CHARGE | 5 5 |
| 1001 H 1002 M 1004 T 1006 F | Aurgage Inc. 2 Mo. 6538.96 fax & Assert. 2 Mo. 65102.11 Good Insurance | Per Mo. 5 77.92 Per Mo. 5 204.22 S 5 | TOTAL B | STIMATED SETTLEMENT CHARGES | 5 |
| 1001 H 1002 M 1004 Tr 1006 Ft | Aurigage Inc. 2 Mo. 6538.96 fax 8 Assert. 2 Mo. 65102.11 Good Insurance | Per Mo. 5 77.92 Per Mo. 5 204.22 S 5 | TOTAL B | ates those costs affecting APR. | 5 5 5 3,050.00 |
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| 1001 H 1002 M 1004 Tr 1006 Fi 15'/B' destar TOTAL ESTIR | Avrigage Inc. 2 Mo. 85 38.96 for 6 April. 2 Mo. 85 102.11 food insurance renter times costs to be paid by Selfer/Stot MATED MONTHLY PAYMENT: | Per Mo. 5 77.92 Per Mo. 5 204.22 5 5 8 8 8 537.31 | TOTAL B | eries those costs affecting APP. STIMATED FUNDS NEEDED TO CLOSE | \$ |
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| 1001 H: 1002 M: 1004 T: 1006 F: 15'/8' design TOTAL ESTE | Avrigage Inc. 2 Mo. 85 38.96 for 6 April. 2 Mo. 85 102.11 food insurance renter times costs to be paid by Selfer/Stot MATED MONTHLY PAYMENT: | Per Mo. 5 77.92 Per Mo. 5 204.22 5 5 8 8 8 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 | TOTAL B 'A' design TOTAL B | eries those costs affecting APP. STIMATED FUNDS NEEDED TO CLOSE | \$ 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 |
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| 1000 H 1002 M 1004 T 1006 F 1006 F TOTAL ESTR H H | fortunge Ire. 2 Mo. 8538.96 ze & Alexini. 2 Mo. 85102.11 locate treasures locates l | Per Mo. 5 77.92 Per Mo. 5 204.22 5 5 6 ker. 6 537.31 6 102.11 8 36.79 5 38.96 5 38.96 | TOTAL B 'A' design TOTAL B DeputPoy Bill trated Soft roted Total Paid | otion those costs affacting APR. STIMATED FUNDS NEEDED TO GLOSE ment. Closing Costs Proposit Serie / Penerves Berns (Subtract) | 5 3,050.00 5 3,050.00 5 3,050.00 5 3,050.00 6 1,368.42 6 (195.00) |
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GENESIS 2000, INC. * V9.3/9/11.0 * (816):223-3260

Page 1 of 1

Form 0FE2 (03/95)

Simple, easy to read, visually compelling understandable, and clear?

... not easy

Nutrition Facts Serving Size 1 Container (8 oz.) Amount Per Serving Calories from Fat 4 Calories 127 % Daily Value Total Fat <1g Saturated Fat 0g Cholesterol 5mg Sodium 175mg 8% Total Carb 17g 6% Dietary Fiber 0g 0% Sugars 17g Protein 13g Vitamin A 0% Vitamin C 4% Iron 2% Calcium 45% *Percent Daily Values (DV) are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

CP2000 (After)



Department of Treasury Internal Revenue Service Ogden, UT 84401-0021

Hillowan condition for fitting Hillowilling

Jane L Due John M Doe 123 Main Street Oaden, UT 84401-2222 AUR Confrol: 50011-0017

Notice: CP2000 Notice Date: November 10, 2004

Social Security Number:

Form: 1040

Tax Year: 2003

To cell for assistance: 1-800-829-1040 between 7em - Born

To tax information: 1-123-456-7890 between 7am - 8pm

Contact: Johnny Clerk

2D

You Must Return the Response Form by December 10, 2004

Why are you getting this notice?

The income and payment information (e.g., Income tax withheld, wages, miscellaneous income, interest, etc.) that we have on file does not match entries on your 2003 Form 1040. If this information is correct, you will owe 53,419.00.

The proposed changes to your tax are listed below.

| Summary of Proposed Changes | | |
|--|----|----------|
| 2003 Tax Increase | s | 3,399.00 |
| Penalties – if paid by December 10, 2004 | \$ | 0.00 |
| Interest – if paid by December 10, 2004 | s | 20.00 |
| Proposed Balance Due | \$ | 3,419.00 |

What steps should you take?

Following these steps can help you understand this notice.

- 1. Review your 2003 tax return.
- 2. Compare your return to the information in the Explanation Section page 5.
- Decide if the information in the Explanation Section is correct.
- 4. Check the answers to Frequently Asked Questions page 2.
- Complete and return the Response Form in the enclosed envelope page 3.
- Complete and return the Installment Agreement Request (enclosed) if you need to set up a payment plan.
- 7. Review your rights in The Examination Process Booklet (enclosed).

What happens if you don't respond by December 10, 2004?

We will send you a final notice, followed by a bill. During this time, interest will increase and certain penalties may apply

Request for Cash, Food Stamp, and -Medical Assistance (After)

Request for Cash, Food Stamp, and Medical Assistance



Ohio Department of Job and Family Serv

Appointment Date: Appointment Time:

You will be given an appointment date and time after you complete the following application.

How do I apply for assistance?

You will need to:



- Submit this application to your local County Department of Job and Family Services (CDJFS).
- 3. Complete a face-to-face interview, unless we tell you that you don't need to.
- 4. Provide needed items for the programs for which you are applying

Do you need help completing this application?



- If English is not your primary language, or if you are hearing-impaired. The CDJFS will provide you with someone who can help you understand the questions at the interview. This service will also be available at other times if you need to report changes or have questions about your case.
- 2. If you have a disability: We will help you complete this application.

How do I complete this 1. application?



- Fill out this application: Answer as many questions as you can on the application.
 You have the right to apply for assistance the day you contact your local CDJFS.
- If you cannot fill out this application today: Fill out page one of the application
 with your name, address, and signature and turn it in to your local CDJPS office so
 that we can provide benefits from today if you are eligible. You can fill out the rest of
 the application at home and return it to your CDJPS office.
- Applying for someone else: You can choose someone to apply for benefits for you. This person is called an authorized representative. If you are applying for someone else, answer the questions as they relate to that person.

Where do I turn in this application?



 Return the application to your local CDJPS office: We will set up a face-to-face interview with you. Our offices offer evening and/or weekend hours. This will start the application process and will help us decide if you can get food stamp assistance within 24 hours to 7 days.

How do I complete the face-to-face interview?



- Come in for your interview. During this interview, we will complete the rest of the application process. We will also tell you what assistance you may get.
- 2. If you cannot come in for your interview: You must contact your local CDJFS and reschedule your interview. If you do not contact us within 30 days from the date you file this application, we may deny your assistance and you will have to reapply. You may not have to come in for an interview if we determine you meet a hardship condition such as illness or lack of transportation.

JFS 07200 (Rev. 07/14/04)

Draft 6

Application for Benefits (After)

Commonwealth of Virginia

Application for Benefits







This is your application for the programs and services we offer Answer all of the questions to the best of your ability.

We offer the following services:

Food Assistance



Food Stamps are electronic benefits that you can use like cash to buy food at any store that displays the Cardinal Card or the Quest sign. We will automatically subtract the price of your food purchase from your Food Stamp account.

Cash Assistance



Cash assistance programs provide income help in the form of one-time or monthly payments. Several programs, each with separate requirements, are available to meet different financial circumstances.

Medical Assistance



Medical assistance programs provide medical coverage for adults, children, pregnant women. elderly, and disabled people. Medical coverage may help pay medical bills, doctor's visits, and Medicare

To apply for benefits, follow these steps:

Complete this application, or access an electronic version of this application at www.dss.virginia.gov. Read the questions carefully and give accurate information.

Step 2:

Sign and date your application. If you are applying for someone else, please answer the questions as they relate to that person.

Step 3:

Once you have completed your application mail, fax. or bring it to your local Department of Social Services (DSS). If you need help completing your application or if you have questions, please contact your local DSS office. A list of addresses and phone numbers of the local departments are available at www.dss.virginia.gov.

Step 4:

You may need to complete an interview with local agency staff. If you must complete an interview, we will provide you a date and time.





Frequently Asked Questions

How long does it take to get benefits? Generally, Food and Cash Assistance takeabout 30 days. Most Medical Assistance programs take about 45 days.

How much will Last?

Your income resources and family size determine benefit amounts.

What if I need Food Stamps right away?

You may be able to get Emergency Food Stampe within 7 days if you qualify.

What information do I need to bring to my interview?

Being prepared helps the process move smoothly. Bringing the following items is helpful to you and the etigibility interviewer.

- . Proof of identity, such as: ID card, driver's license, or birth certificate
- Social Security numbers of everyone requesting assistance
- Proof of your ackness
- Proof of income, such as pay stubs
- child support, and income award letters. Proof of expenses, such as rent receipts, mortgage statement, child or adult care expenses, and diskt support. payments.
- Proof of resources, such as, bank statements.

If you need assistance in gathering this information, please tell us during your interviews

How do you use my personal Information?

We will use your personal information to determine eligibility for the food, medical, or cash services you request.

To verify the information you give us, we use the Income and Eligibility Verification System (IEVS) and the State Verification Exchange System (SVES). We also match your information against Federal, State, and local records including the Virginia Employment Commission, the Department of Motor Vehicles, the internal Revenue Service, U.S. Citizenship and Immigration Services (formerly the immigration and Naturalization Service or INS), and the Social Security Administration. If a Food Stamp claim arises against your household, we may refer your information to Federal, State, and collection agencies.

Prototype privacy notice - (After)

| FACTS | WHAT DOES NEPTUNE BANK DO WITH YOUR PERSONAL INFORMATION? |
|-------|---|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: • social security number and income • account balances and payment history • credit history and credit scores |
| | When you close your account, we continue to share information about you according to our policies. |
| How? | All financial companies need to share customers' personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Neptune Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Neptune Bank share? | Can you limit this sharing? |
|---|--------------------------|-------------------------------|
| For our everyday business purposes— to process your transactions, maintain your account, and report to credit bureaus | Yes | No |
| For our marketing purposes— to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes— information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes— information about your creditworthiness | Yes | Yes (Check your choices, p.3) |
| For our affiliates to market to you | Yes | Yes (Check your choices, p.3) |
| For nonaffiliates to market to you | Yes | Yes (Check your choices, p.3) |

Contact He

Call 1-800-898-9698 or go to www.neptunebank.com/privacy



Good Faith Estimate (After)



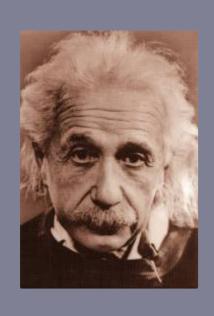
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|---|---|--|------------------------------|--|--|
| Organic Address 23 | | purity Draid | | | |
| Originator Phone Number | | | | | |
| Organics enail | Des | HOTE | | | |
| structions | This GFE gives you an estimate of your settlement charges and liven terms if you are approved for this liven. See page 3 for more detailed instructions. | | | | |
| nportant dates | The interest rate for this GPE is assisible until Loan Origination Charges, and the monthly par | After that date, the interest rate, some of your yearst shown below can change until you look your interest rate. | | | |
| | 2. This estimate for all other settlement charges is | madable. | ores | | |
| | If you proceed with this loan, you must go to se days before settlement. | | | ck the interestrate at least | |
| immary of your | Your Loan Details | | | | |
| an terms | Your avtial loan balance is | 1 | | | |
| | Your loan berm is | | years | | |
| | Your initial interest rate is | - 6 | | | |
| | Your initial monthly amount owed for principal, interest, and any mortgage insurance is | \$ person | | | |
| | Your rate look period is After you look in poor interest rate, you must go to extrement within this number of aleys to guarantee this interest rate. | | | deys | |
| | Can your interest rate rise? | □ No | The read the to a r | naumum of % | |
| | Can your loan balance ree? | □ No | TO Yes, it can new to an | nacimum of \$ | |
| | Can your monthly amount owed for principal, interest, and any mortgage neurance rea? | DNe. | ☐ Yes, it can rise to a r | naumum of \$ | |
| | Does your loan have a prepayment penalty? | □No | ☐ Yes, your maximum \$ | Yes, your maximum prepayment penalty is \$ | |
| | Does your loan have a balloon payment? | □ No | ☐ Yes, you have a ball \$ | you have a balloon payment of due in years. | |
| | Ones your lian include a monthly economic payment for property taxes and, possibly other obligations? | □ No. □ Yes | | | |
| ammary of your ttlement charges | A Your Adjusted Origination Charges (Balle A page 2) | | 1 | | |
| 11-11-11-11-11-11-11-11-11-11-11-11-11- | S Your Charges for All Other Settlement Services (Salin & page 2) | | | 1 | |
| | | | | | |

Understanding your estimated settlement charges

| | r service charge | | |
|----------------|--|---------------------------|---|
| | ese charges are for the services we provide when we you. | get and process this loan | |
| | ur credit or charge for the specific interest rate chos | | |
| | The credit or charge for the interest rate you have ch service charge." (See item 1 above.) | | |
| | This credit reduces your upfront charges. | nterest rate of 96 | |
| | You pay a charge of \$ for this in This payment (discount points) increases your upfror on page 3 to see how you can change this charge or different interest rate.) | | |
| A | Your Adjusted Origination Charges | | s |
| Your | Charges for All Other Settlement Services | | |
| Th | equired services that we select nese charges are for services we require to complete socie the providers of these services. | your settlement. We will | |
| | | Charge | |
| | | | |
| | | | |
| Th | le services and lender's title insurance is charge includes the services of a title agent, for ex surance to protect the lender, if required. | ample, and title | |
| Th se | iquired services that you can shop for nese charges are for other services that are required to tilement. We can refer you to providers of these services an yourself. Our estimates for providing these services | ices or you can shop for | |
| Se | evice C | Charge | |
| | | | |
| | | | |
| | overnment recording and transfer charges als includes state and local charges on mortgages and | d home sales. | |
| Th | rserves or escrow as charge is held in an escrow account to pay recurring operty, such as property taxes or insurance. | ng charges on your | |
| Th ur pa | ally interest charges is charge is for the daily interest on your loan from the time the first day of the next month or the first day of you yment cycle. For this loan, this amount is \$ your closing date is) | | |
| 9. H | omeowner's insurance as charge is for the insurance you must buy for the pr oss, such as fire. | roperty to protect from | |
| | ptional owner's title insurance | to his to protect | |
| a l 10. O | is charge is for additional insurance you can choose urself from title defects. | to day to protect | |

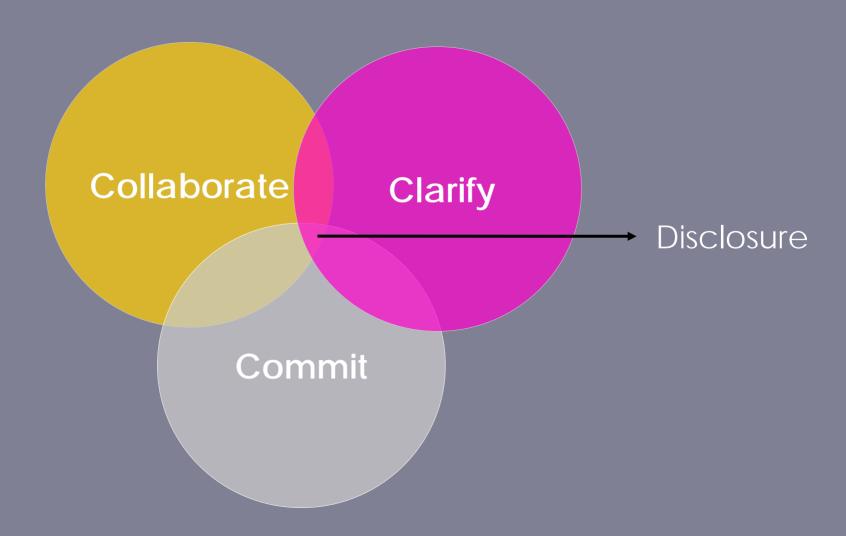
The question is . . .

How?



"The significant problems we face cannot be solved at the same level of thinking we were at when we created them."

-Albert Einstein







Build the right team

- Use multiple voices, expertise, opinions, information sources to arbitrate the right technical content





Clarify the disclosure's purpose

- Don't do anything until the team understands the document's purpose, then proceed





Decide on the desired action for the document

- Don't do anything until the team knows what they want consumers to do with the information





Use a rigorous process

- Consumer test
- Develop content based on consumer needs NOT policy makers'
- Blast assumptions





Innovate

- Whole-to-part
- Visual
- Keep it simple
- Remove words
- Get out of the way





Go for neutral

- Give consumers the information clearly
- Respect that they'll do what they need/want with the clear information

The Impact

✓ Understanding

✓ Clarity

✓ Trust

✓ Honesty

✓ Simplicity



Contact Information

Susan Kleimann, Ph.D. Kleimann Communication Group 1321 Rhode Island Ave., NW Washington, DC 20005

www.kleimann.com skleimann@kleimann.com