

The Office of the Comptroller of the Currency (OCC)'s *Financial Literacy Update* is a bimonthly e-newsletter that reports financial literacy events, initiatives, and related resources of the OCC and other government agencies and organizations.

*Financial Literacy Update* provides brief descriptions and Web links for events in chronological order. It lists initiatives and resources (with Web links) in alphabetical order. We welcome your feedback.

Have an upcoming financial literacy event, new tool, or product? Please e-mail us at [communityaffairs@occ.treas.gov](mailto:communityaffairs@occ.treas.gov). Online versions of *Financial Literacy Update* are available at [www.occ.gov/flu](http://www.occ.gov/flu).

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## America Saves Week Is February 25–March 1, 2013

This special edition of the *Financial Literacy Update* recognizes America Saves Week and highlights ways financial institutions can participate in the initiative.

### What Is America Saves Week?

Coordinated by [America Saves](#) and the [American Savings Education Council \(ASEC\)](#), America Saves Week is a national campaign involving more than 1,000 non-profit, government, and corporate organizations. These organizations encourage individuals and families to save and build personal wealth.

### How Can Financial Institutions Benefit From Participating in America Saves Week?

Financial institutions can promote good savings behavior; encourage Americans to increase deposits and open savings accounts; and show commitment to the communities they serve.

Financial institutions that participated in the 2012 America Saves Week campaign reported an increase in the number of accounts opened during the week, demonstrating that participation in this initiative benefits consumers and is good for business.

### Initiatives Financial Institutions Can Launch During America Saves Week

The [America Saves Web site](#) provides resources for financial institutions so they can get the most out of their participation in America Saves Week. For example, financial institutions can:

- create an America Saves campaign for employees and schedule at-work programs to promote saving and wealth-building.
- offer financial education classes in the community or in schools to encourage students and teachers to save.
- offer incentives for people to open accounts or add money to their accounts during the week.

- establish goals for new accounts, new deposits, increased balances, new automatic savings sign-ups, new individual retirement accounts, certificates of deposit, and other savings and investment opportunities.
- issue news releases supporting America Saves Week that highlight products and services offered by the bank to encourage savings.
- communicate with existing customers via print (statement stuffers) or electronic media (Facebook or Twitter) on the importance of saving.

The [America Saves Web site](#) provides sample releases, tweets, and blog postings that enable financial institutions to participate without having to create a campaign from scratch or that can be used to enhance existing outreach. Downloadable [resources](#) make participating in America Saves Week 2013 achievable.

### Whom to Contact for More Information

- Nancy Register, Director, America Saves, [nregister@consumerfed.org](mailto:nregister@consumerfed.org).
- Nevin Adams, Director, American Savings Education Council, [NAdams@ebri.org](mailto:NAdams@ebri.org).

**HelpWithMyBank.gov:** The OCC's HelpWithMyBank.gov Web site provides answers to approximately 250 commonly asked banking questions. While targeted to national bank and federal savings associations customers, the Web site has answers to many questions common to all banking and federal savings association consumers and provides useful information about contacting regulators of state banks, thrifts, and other financial institutions; and includes an online complaint form for bank customers wishing to register their concerns to the OCC. Information is also available in [Spanish](#). A link from HOPE NOW—an alliance of counselors, mortgage companies, and other mortgage market participants—to HelpWithMyBank.gov has been established.

**Financial Literacy Resource Directory:** The OCC's *Financial Literacy Resource Directory* provides information on financial literacy resources, issues, and events of importance to bankers, organizations, and consumers of all ages. The resource directory includes descriptions of, and contact information for, government programs on financial literacy education and capability, a sampling of organizations whose missions are to support financial literacy through campaigns, fact sheets, newsletters, conference materials, publications, and Web sites.

**MyMoney.gov:** MyMoney.gov is the U.S. government's Web site dedicated to teaching consumers the basics about financial education. The redesigned, interactive site includes information from 21 federal agencies and bureaus to help consumers plan for life events with financial implications, such as buying a home, balancing a checkbook, and planning for retirement. The Web site also provides money management tools, such as financial calculators and worksheets.

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**Have an upcoming financial literacy event worth noting?** Rolling out a new financial literacy initiative? Developing a new tool or product? Have general feedback? E-mail us at [communityaffairs@occ.treas.gov](mailto:communityaffairs@occ.treas.gov).

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