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SECRETARY OF BANKING

February 1, 2007

To: Chief Executive Officers of All Pennsylvania State-Chartered Banking and Trust
Institutions, Savings Associations and Credit Unions

The Pennsylvania Department of Banking joins with the Federal Deposit Insurance Corporation in urging you to consider ways that your institution might choose to participate in the IRS' Volunteer Income Tax Assistance (VITA) program.

Through the VITA program, IRS-certified volunteers provide free tax preparation services to low- and moderate-income Americans. Beginning this year, most people will have the option to direct deposit their refunds in up to three accounts at three institutions, making it easier for them to designate some or all of their tax refunds directly into savings. While participation in the VITA program has always been a worthwhile endeavor, this new flexibility provides financial institutions with a unique opportunity to provide a vital community service and cultivate new customer relationships.

VITA volunteers are trained to help people claim all of the credits for which they qualify, including the federal Earned Income Tax Credit (EITC). Estimates suggest that tens of thousands of eligible Pennsylvanians fail to claim millions – potentially hundreds of millions – of dollars through the credit.

As tax season kicks into high gear, you may wish to consider:

- participating in a VITA coalition in your community
(if you don't see one listed in your area, consider establishing one for next year)
- hosting a VITA site at your institution and its branch locations
- encouraging your staff to become VITA volunteers or hosting volunteer training
- widely and visibly marketing VITA and the EITC to your customers
- opening savings accounts and encouraging VITA clients to split refunds
- providing financial education materials (for children and adults) at VITA sites

To facilitate your participation locally, enclosed is a list of Pennsylvania organizations who have expertise in this area. They would welcome your partnership in enhancing VITA services and EITC outreach in your community, as would I.

Sincerely,

Victoria A. Reider
Acting Secretary of Banking

Enclosure

IRS Volunteer Income Tax Assistance Program

2007 Pennsylvania Local Agency Contact List

Please contact an organization near you to participate/support a local Volunteer Income Tax Assistance (VITA) program. If you don't see a coalition in your area but are interested in starting one next year or if you have a more general question about the VITA program in Pennsylvania, you may contact the IRS' Jim Daugherty at 412-395-4534 or James.K.Daugherty@IRS.gov.

Berks County Senior Citizens Council, Inc. Coalition

Berks County
Dr. Don Greth, Client Assistance
610-374-3195
dgreth@bcsc.org

Buck\$ Back Campaign - Bucks County Opportunity Council, Inc. (BCOC)

Bucks County
Roger Collins, Executive Director
215-345-8175
Rcollins@bcoc.org

Campaign for Working Families

Philadelphia
Jean Hunt, Greater Philadelphia Urban Affairs Coalition (GPUAC)
215-851-1819
www.gpuac.org

Central Region Money In Your Pocket Program, CSO Inc.

Northumberland County
Brock Marshalak
570-644-6575 ext. 113
www.censop.com

Coalition for Working Families

Pittsburgh and Allegheny County
Kristie Weiland, Just Harvest
412-431-8960
Kristiew@justharvest.org

Community Action Commission of Lehigh Valley (CACLV)

Lehigh Valley
Peggy Morton, CACLV
610-691-5620 x 2036
pmorton@caclv.org
www.caclv.org

Delaware County Asset Development Group (DelCoAD)

Delaware County
Hillary Aisensteing, Director, Philadelphia Higher Education Network for Neighborhood Development (PHENND)
215-573-2379
hillarya@pobox.upenn.edu

Dickinson School of Law

Carlisle
Kerry Annette
717-240-5130
kma11@psu.edu
www.dsl.psu.edu

Free File EITC Campaign

Luzerne County
Keri Nat, Commission on Economic Opportunity, Inc.
800-822-0359
Knat@ceopeoplehelpingpeople.org

Harrisburg Money in Your Pocket Campaign

Dauphin, Cumberland, Perry and Juniata Counties
Robyn Clark, Community Action Commission
717-232-9757
rclark@cactricounty.org
www.cactricounty.org

Lancaster Money in Your Pocket Campaign

Lancaster County
Deb Simbeck, Director, United Way of Lancaster County
deb@uwlanc.org
www.uwlanc.org

Montgomery County Community Action Development Association (CadCom)

Norristown
Adrienne Akien, CadCom
Aaiken@cadcom.org
www.cadcom.org

Schuylkill Countywide EITC & Asset Building Coalition

Schuylkill County
Rose Stevenson, VITA Coordinator
(570) 622-1995
rstevenson@schuylkillcommunityaction.com
www.schuylkillcommunityaction.com

University of Scranton

Lackawanna County
Joe Hammond, Adjunct Accounting Professor
570-941-4047

York Money in Your Pocket EITC Campaign

York County
Susan Hazlitt, Executive Assistant
shazlitt@yorkcpc.org
www.unitedway-york.org

This information was compiled by the Center on Budget and Policy Priorities' National EITC Outreach Partnership program (<http://www.cbpp.org/eitc-partnership/index.html>). The program was formed over the past year by national organizations – including federal government agencies – that consider it important to promote Earned Income Tax Credit (EITC) outreach, free tax preparation alternatives and asset development strategies. As communities across the country are discovering, such efforts increase family and neighborhood success and bring millions of dollars into local economies.