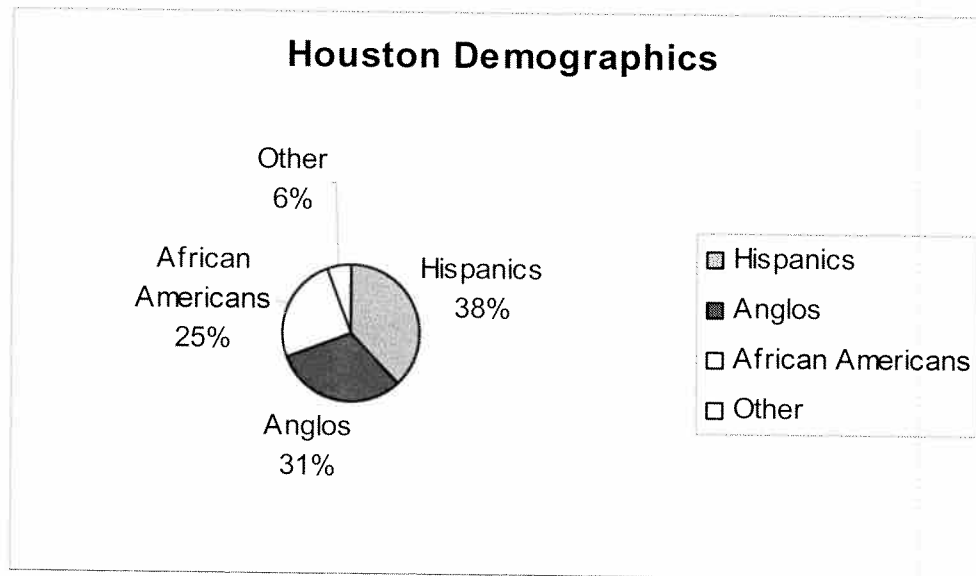


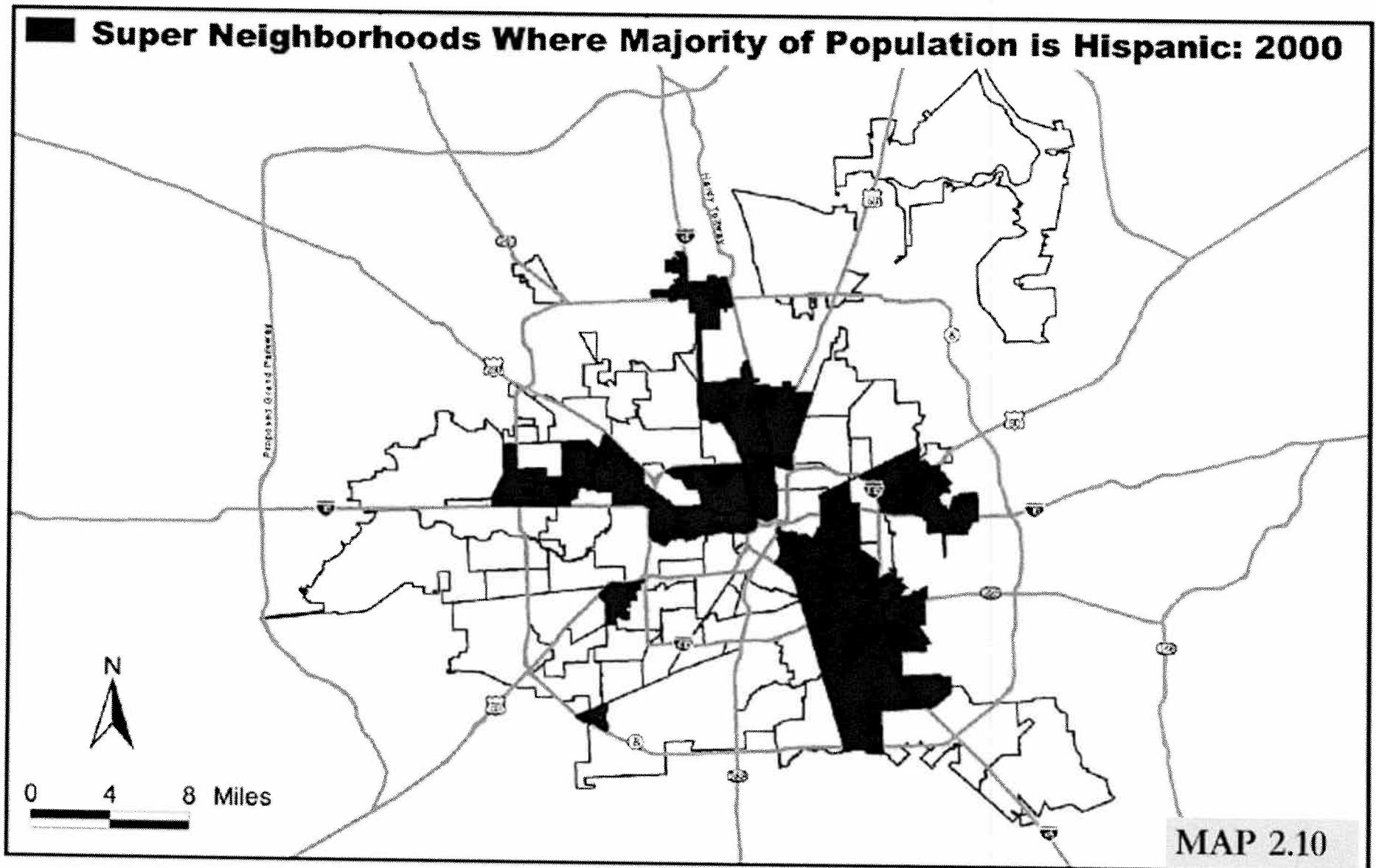
Goals of Bank on Houston

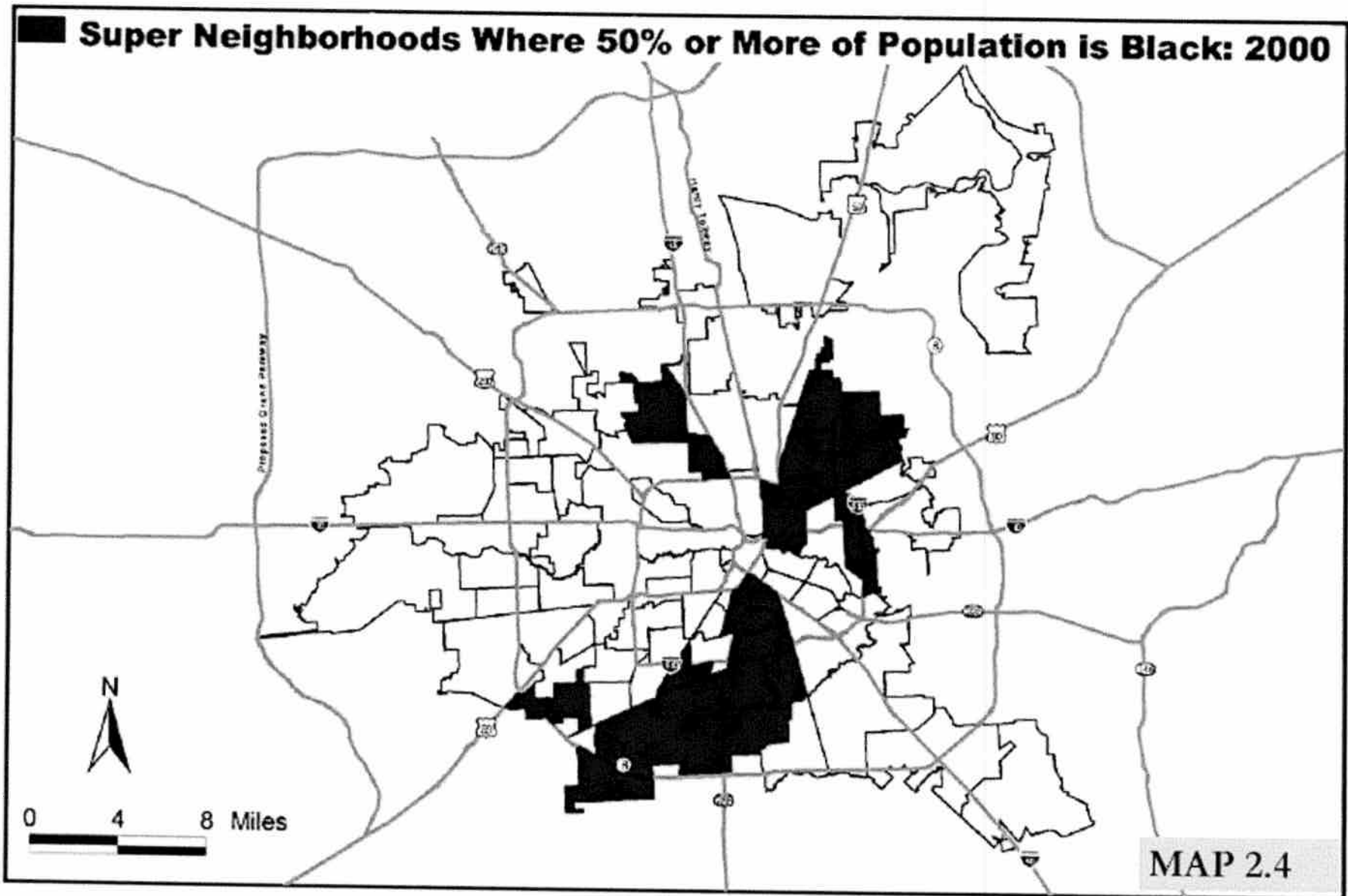
1. Increase the supply of starter account products for the low- income unbanked market.
2. Raise awareness amongst un-banked consumers about the benefits of account ownership and spur them to open accounts.
3. Make quality money management education more easily available to low-income Houstonians.
4. Raise awareness of the un-banked problem and potential solutions.

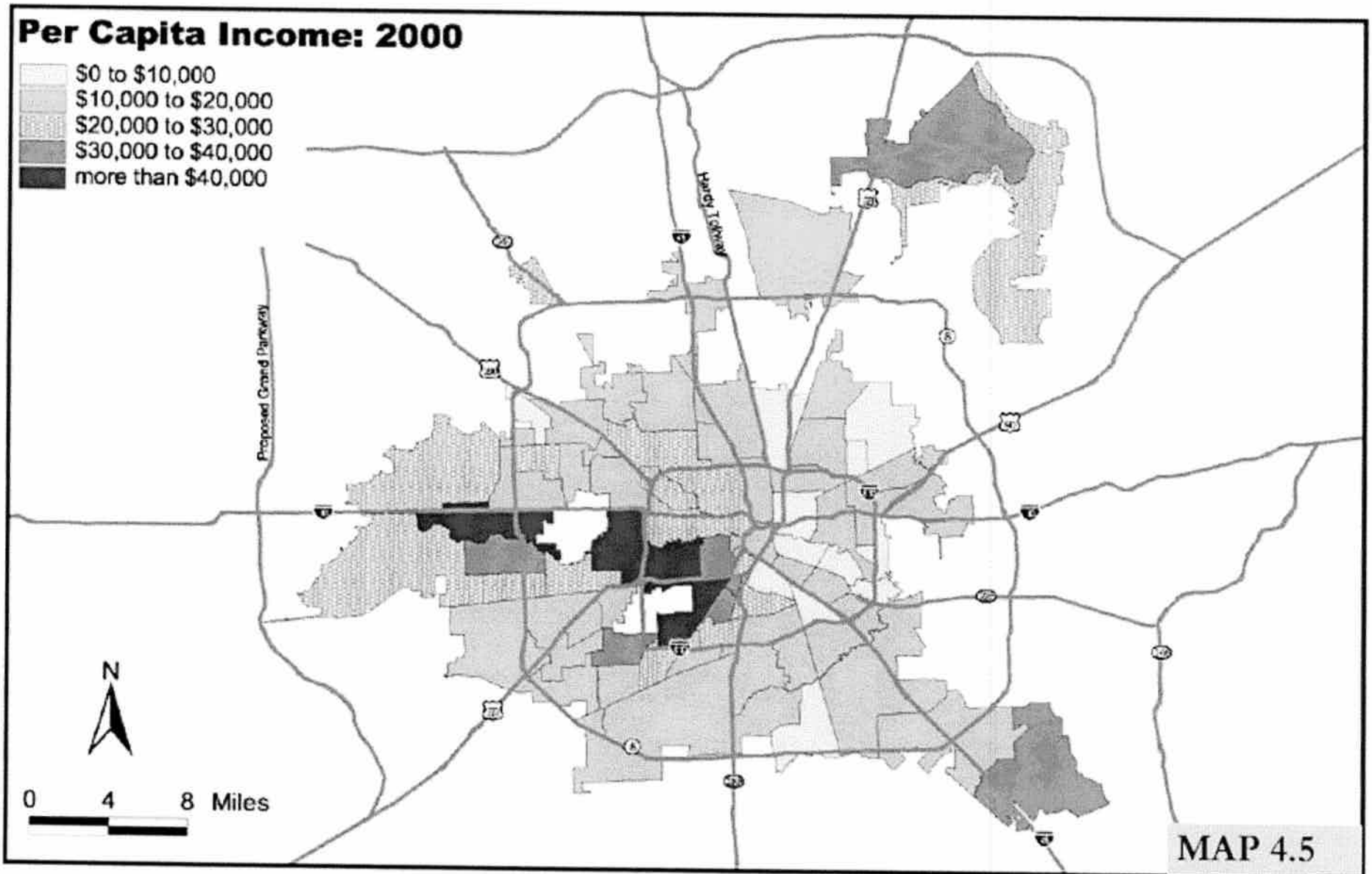
Houston Demographics



Based on 2000 Census

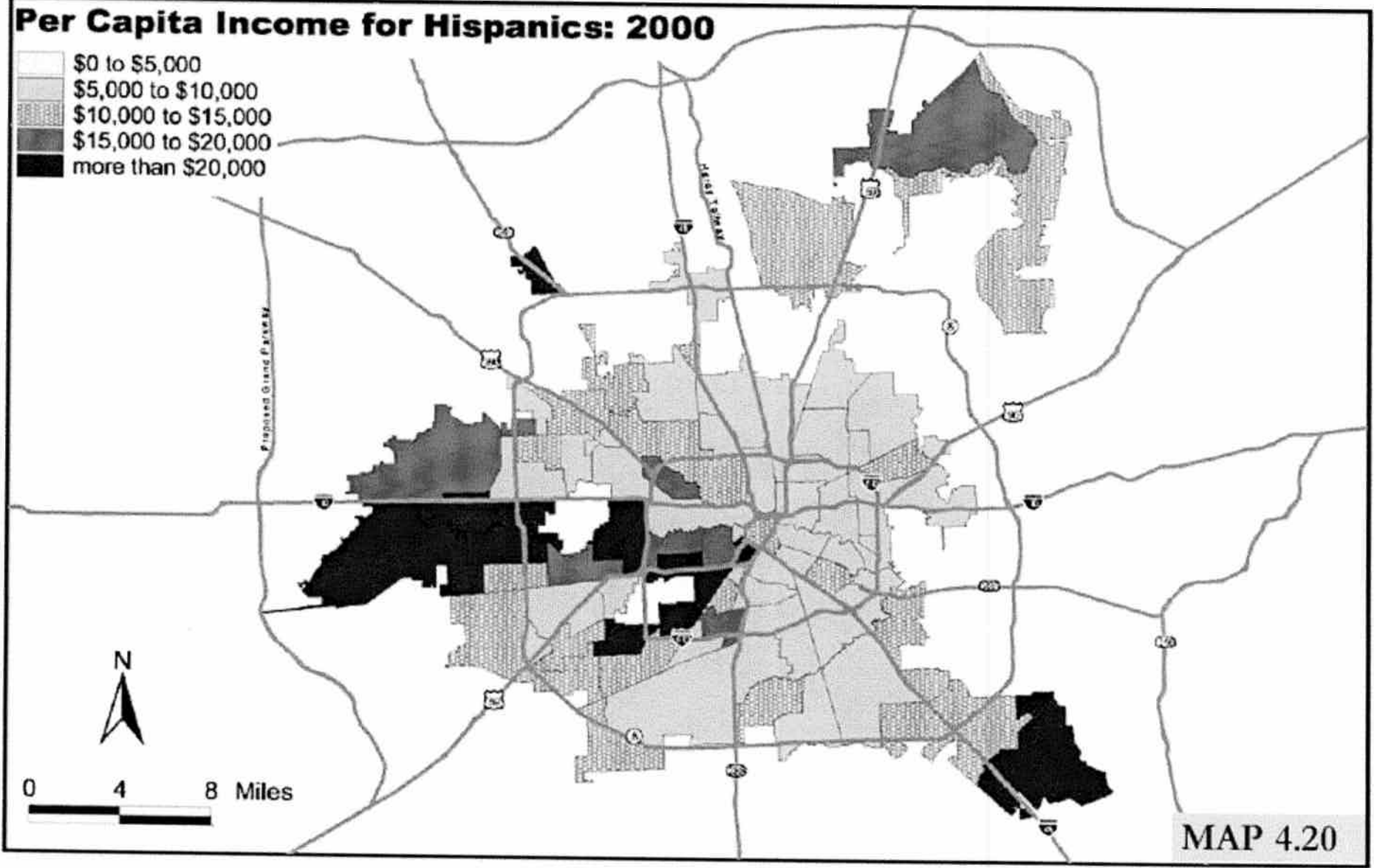




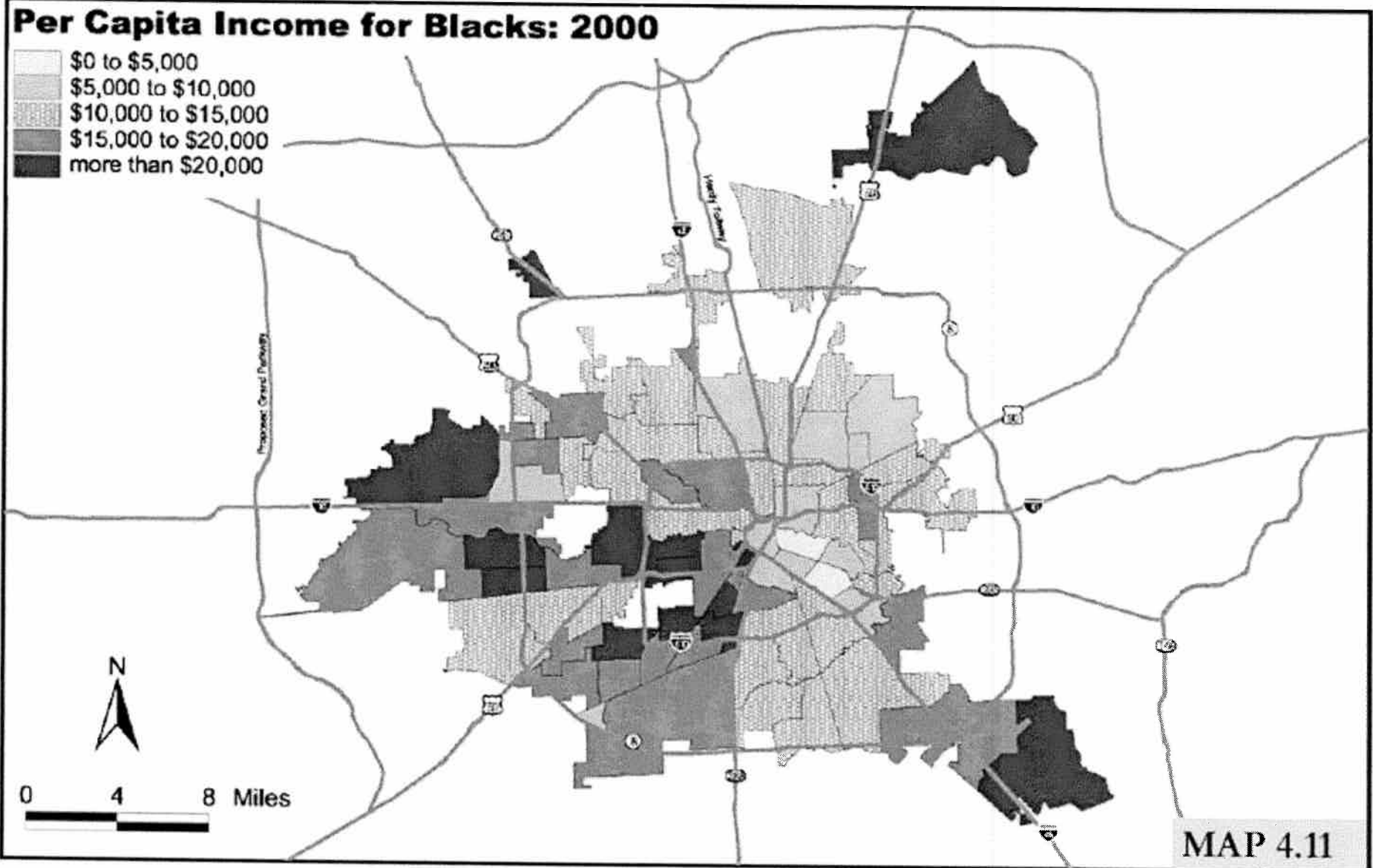


Per Capita Income for Hispanics: 2000

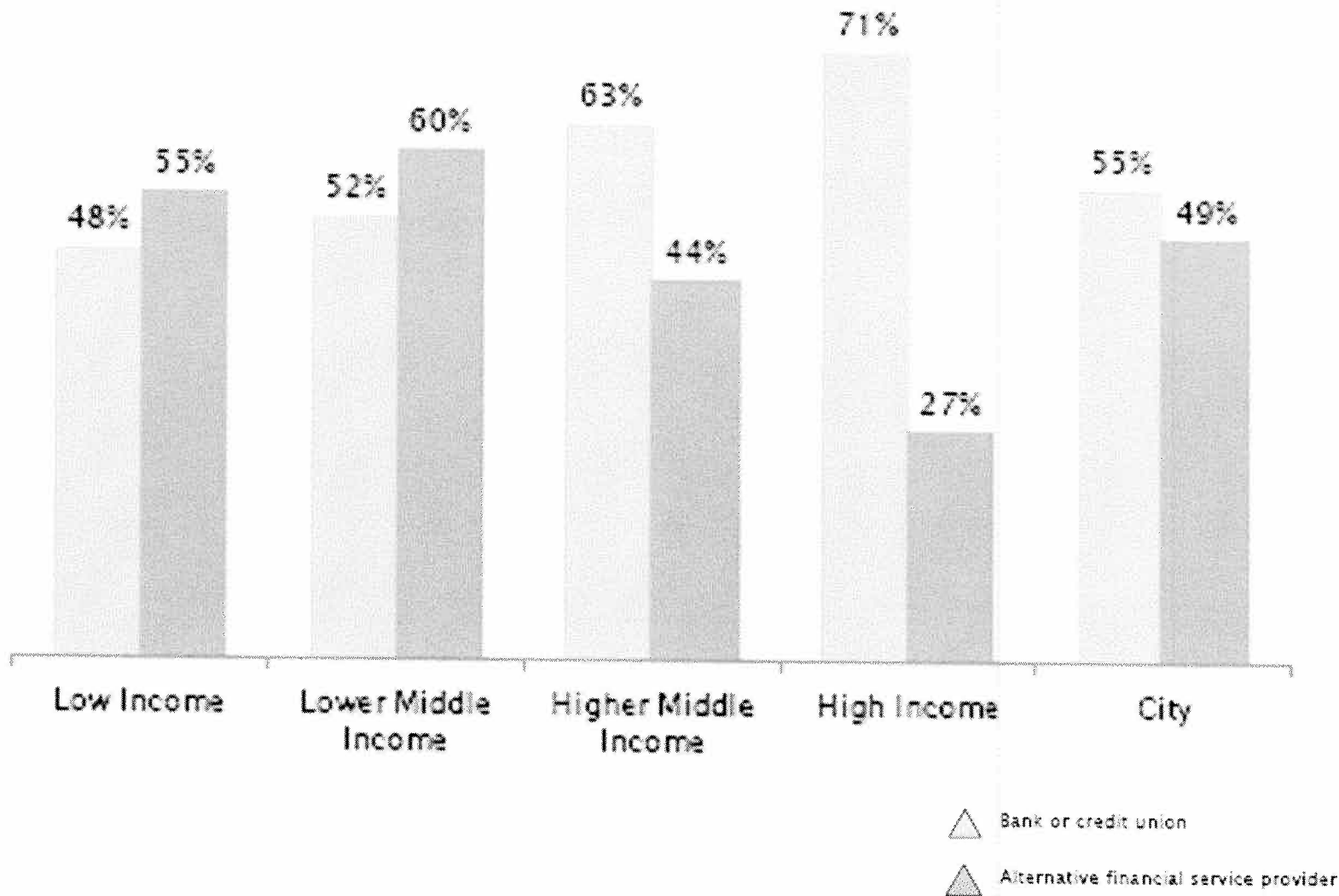
- \$0 to \$5,000
- \$5,000 to \$10,000
- \$10,000 to \$15,000
- \$15,000 to \$20,000
- more than \$20,000



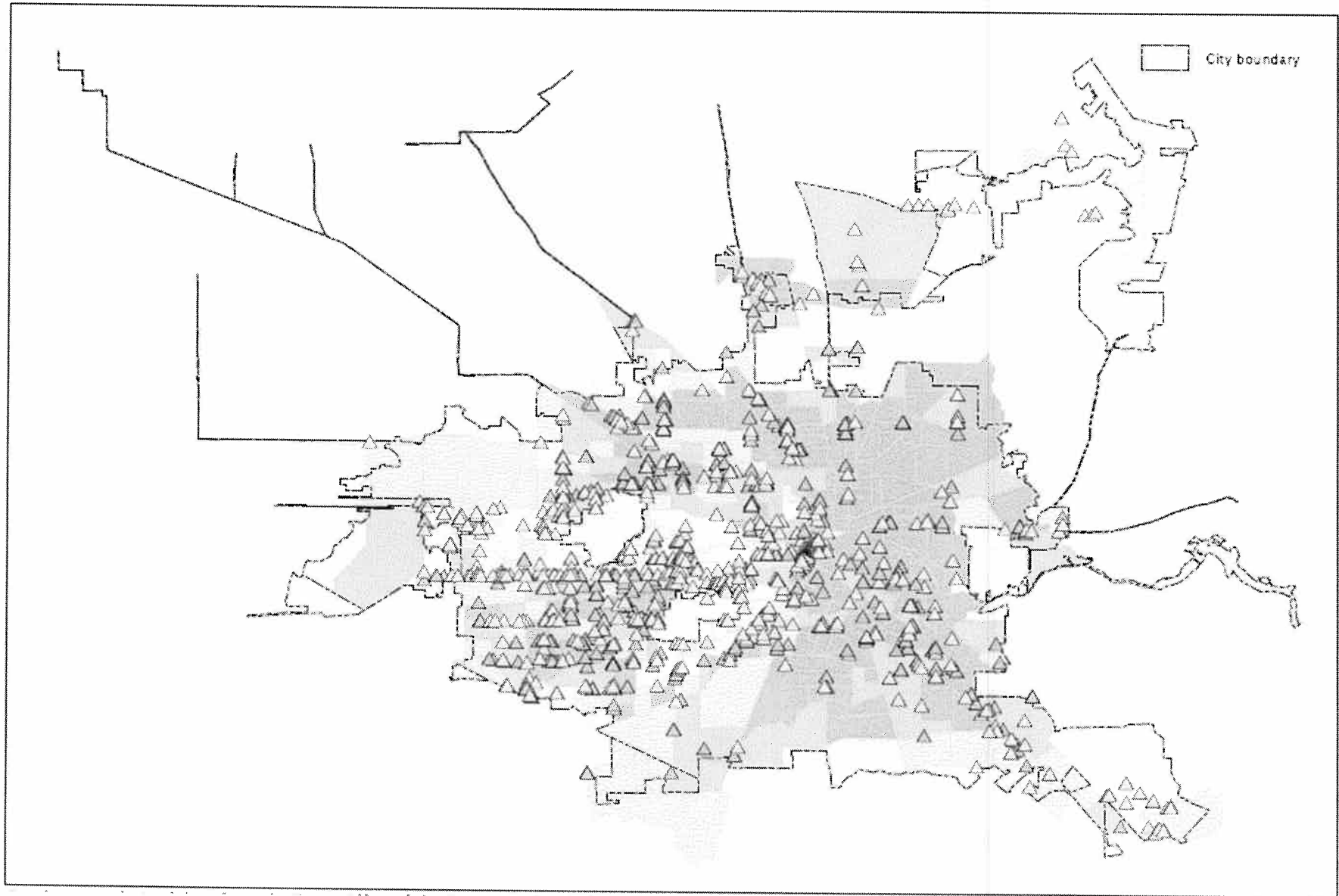
MAP 4.20



Proportion of Neighborhoods Containing a Financial Services Branch, by Neighborhood Income

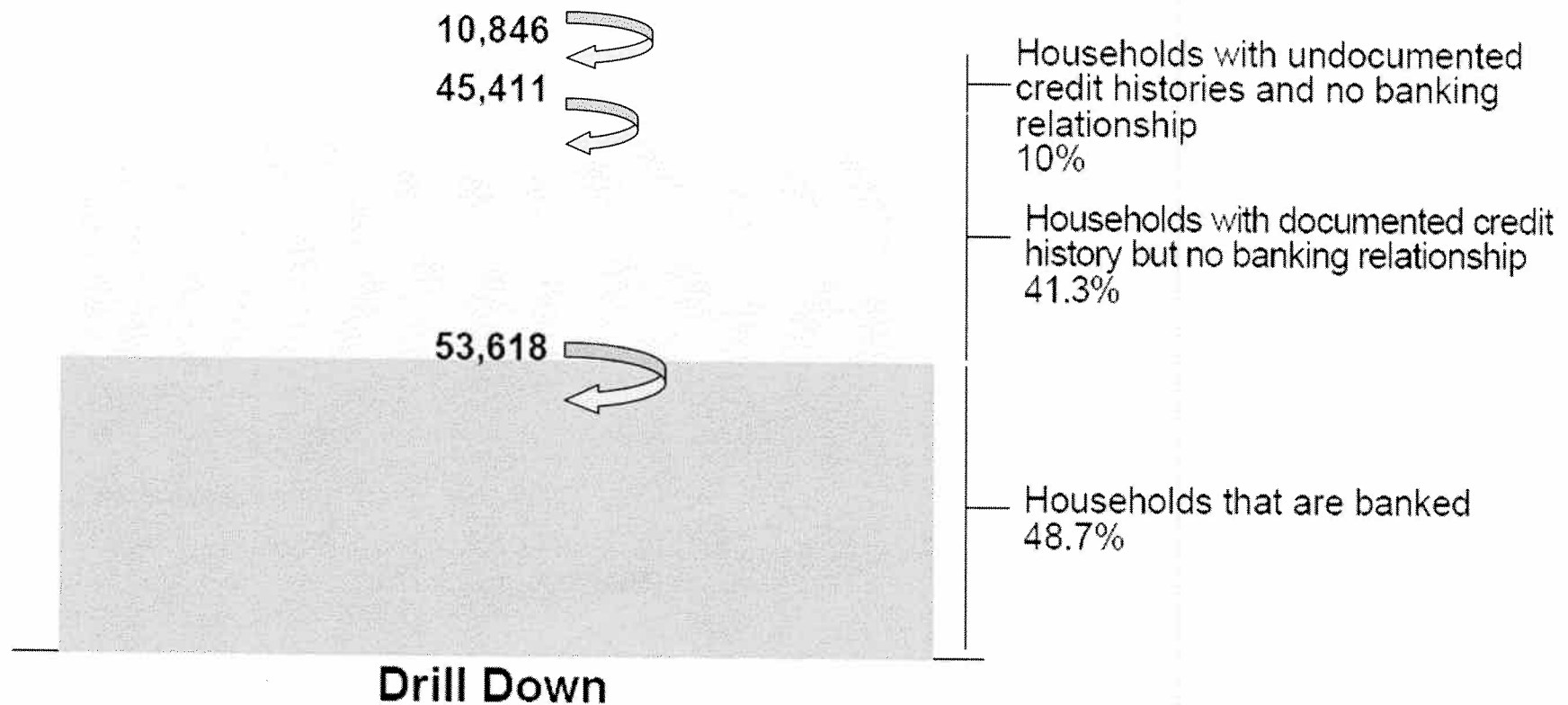


Geographic distribution of financial service institutions in Houston



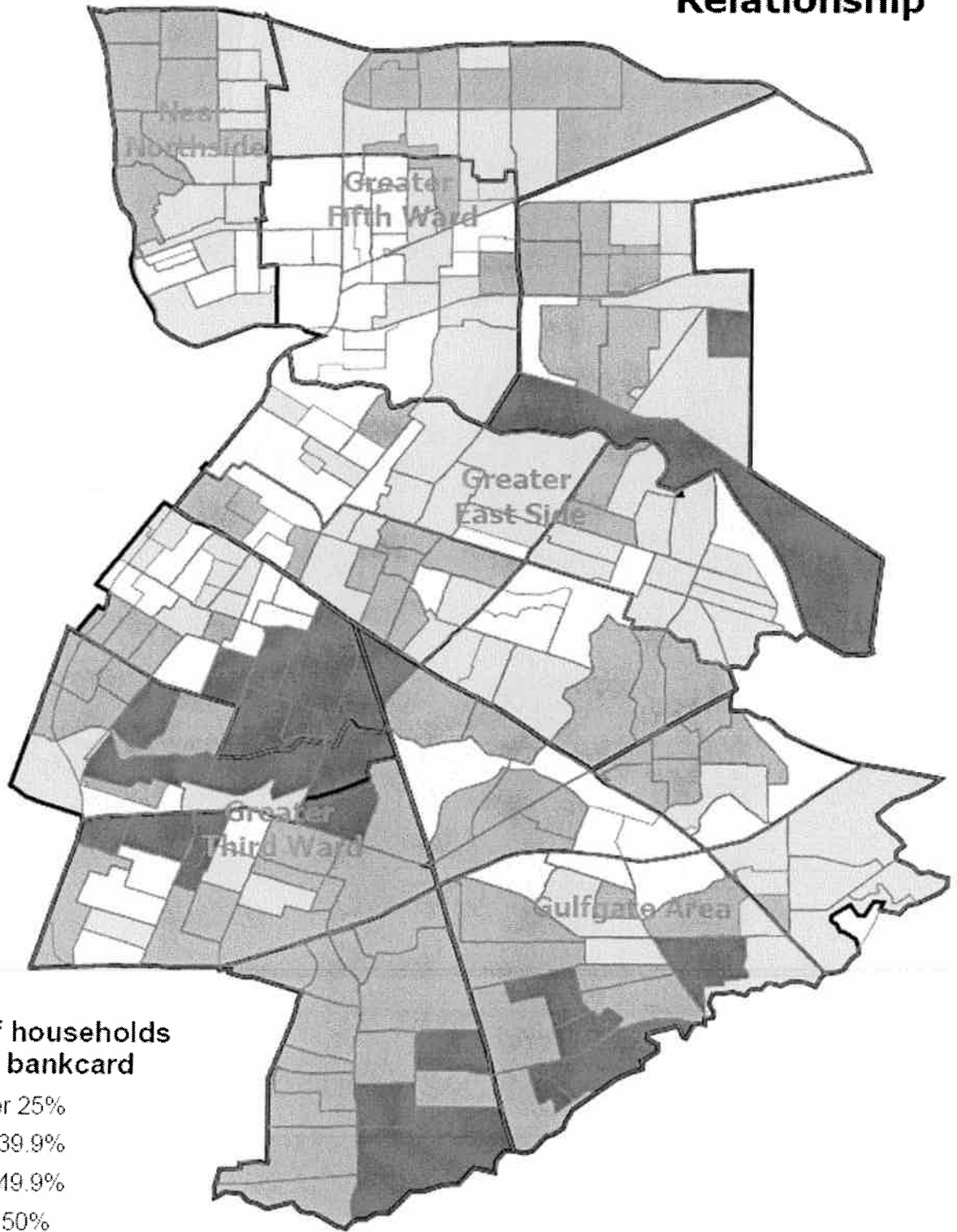
Houston

Households without documented banking relationship



HOUSTON

DRILL DOWN Households with no Banking Relationship



Percent of households
without bankcard

- under 25%
- 25 - 39.9%
- 40 - 49.9%
- over 50%

total number of households with no banking
relationship = 45,411

Reasons for no banking relationship

- Mistrust of banks
- Cultural and language barriers
- Don't write enough checks
- Belief that by the time all the bills are paid there will be nothing left for an account

The social cost of not having a bank account

- Pay more to conduct financial transactions
- No safe place to keep their money
- Loss of money in disaster

How you can help

**Volunteer to join
the Bank on
Houston Steering
Committee.**