



## The Care2Share Affinity Program

### Answers to Customers' Most Frequently Asked Questions

#### WHAT CAN CARE2SHARE DO FOR MY FAVORITE CAUSE(S)?

In short, it can increase the financial support the organization receives. The program allows our customers to enroll their personal deposit accounts to a participating non-profit organization. Investors Bank then makes regular donations to the non-profit based on the average balances maintained in those enrolled accounts!

#### CAN I ENROLL MY ACCOUNT WITH ANY NON-PROFIT ORGANIZATION?

Customer accounts can only be enrolled with organizations that are members of our Care2Share program. Aside from maintaining its primary operating account with Investors Bank, there are just a few other criteria that a non-profit must meet in order to become a member.

#### WHAT DOES IT COST TO JOIN CARE2SHARE?

Care2Share is FREE to our customers who wish to enroll their qualified deposit accounts in a member non-profit's program. No sensitive account information is ever shared.

#### HOW MUCH CAN MY ORGANIZATION EARN?

It will receive .25% on the average monthly balance of all checking accounts and .15% on the average monthly balance of all savings accounts enrolled in their program. The more members or supporters that enroll their Investors Bank accounts with a non-profit's program, the greater the donations it receives! Contributions are calculated and issued in quarterly increments.

#### WHAT ACCOUNTS ARE ELIGIBLE TO BE ENROLLED IN A CARE2SHARE PROGRAM?

Consumer Checking Accounts and Consumer Savings Accounts (which include Money Market Accounts, CDs & IRAs).

#### CAN I ENROLL AN ACCOUNT IN MORE THAN ONE PROGRAM?

An account can only be enrolled in one member organization's program at a time. HOWEVER, you may enroll different accounts to different programs. Also, you can change your account enrollment preferences whenever you like.

#### ARE ONLY NEW ACCOUNTS CONSIDERED FOR DONATIONS TO MY ORGANIZATION?

No! If you already bank with us, simply complete an Account Enrollment form to enroll an existing account to your favorite organization's program. Customers who switch their accounts to Investors Bank can complete the form at the time of account opening.

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#### **WHERE CAN I OBTAIN AN ACCOUNT ENROLLMENT FORM?**

A supply of account enrollment forms is maintained at every Investors Bank branch. It's also available for download at [www.myinvestorsbank.com/care2share](http://www.myinvestorsbank.com/care2share). When completed, the form must be presented in person to an Investors branch representative.

#### **CAN I ENROLL THE ACCOUNTS OF OTHER FAMILY MEMBERS TO SUPPORT AN ORGANIZATION?**

Only if you are a signer on the account. This will be verified at the time you submit the Account Enrollment form.

#### **WHAT HAPPENS IF I MOVE AWAY OR AM NO LONGER ASSOCIATED WITH THE NON-PROFIT?**

We assume that even though your active involvement with a non-profit may cease, your affinity for the organization remains. Therefore, accounts will continue to generate donations as long as they remain open and enrolled in the non-profit's program. (Enrollments may be discontinued by completing the Account Enrollment Form and selecting the "Cancel" option at the top.)

#### **CAN I USE THESE DONATIONS AS DEDUCTIONS ON MY TAXES?**

Your account balances are exclusively used to calculate the size of the donation Investors Bank makes to the non-profit of your choice. Because you are not making the contribution directly, it is not tax-deductible.

#### **WHAT INFORMATION WILL YOU SHARE WITH MY NON-PROFIT?**

To protect your privacy, we will never divulge any specific information about your enrolled accounts (such as your name, the types of products you've enrolled with the non-profit, balance information, etc.).

#### **WHAT SHOULD I DO IF MY FAVORITE CAUSE ISN'T CURRENTLY A CARE2SHARE MEMBER?**

Simply stop by any Investors Bank branch to pick up a Care2Share Membership Kit. The kit contains all of the necessary documents and information the non-profit needs to join the program. Then just pass the Membership Kit on to the leadership of the organization – and be sure to share the Care2Share story with your fellow supporters. **IT'S FREE MONEY FOR YOUR FAVORITE CAUSE!**

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