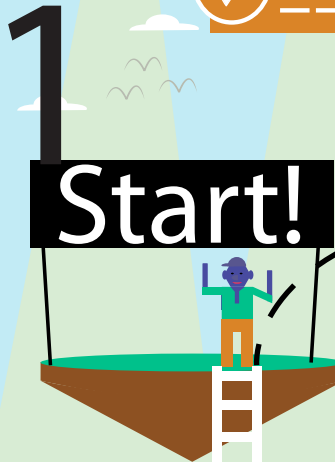


5 steps for

Dream\$avers

A NeighborWorks Umpqua Service



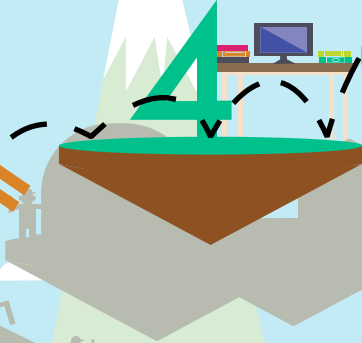
2 Customer completes a **Dream\$avers application** and turns it in. Application will be reviewed within **10 days** and if they are income qualified, will have **10 business days to schedule Financial Coaching** appointment. Appointments cost \$50 plus a credit report fee.



3 After successful appointment, a **Dream\$avers bank account** is opened with a specific partner bank in 30 days.



4 Within **90 days**, successful participants will take an education class, determined by their Dream\$avers goal, **Class fee is \$100.00.**



5 **Finish!**

Applicant begins saving for **6 months- 3 years**, saving up to a \$3,000 total dollars, with a **maximum \$9,000.00 match (\$12,000 total).**



NeighborWorks Umpqua receives **inquiry** from customer via website, phone call, or in-person visit. **Within 24 hours a financial coach** will reach out and assess the customer.