

CCCS Savannah

Programs in Rural Communities

Bank On Rural findings.....

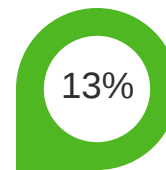
In 2015, CCCS of Savannah launched Bank On Rural and conducted a Capital One Rural Technology Survey with the goal of increasing banking access to rural communities in SE Georgia and South Carolina.

Clients Priorities

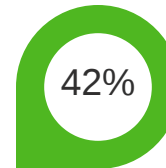
when selecting accounts...

- #1 Name Recognition
- #2 Customer Service
- #3 Location
- #4 Low Minimum Balances
- #5 Low Opening Deposit

After implementing Bank On Rural



of unbanked or underbanked clients opened new accounts

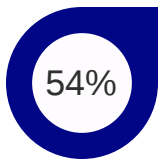


of unbanked or underbanked clients have reduced their bank fees

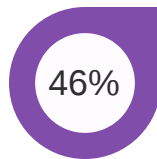
"It has changed my counseling sessions, because it opens up the discussion for how clients are spending/allocating their funds. We discuss changing financial institutions (if fees are associated) and we also discuss the benefits of banking."

- CCCS Counselor

Capital One Technology Survey findings...

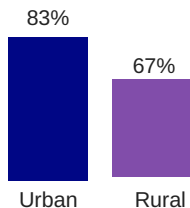


Urban

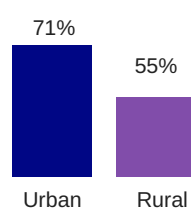


Rural

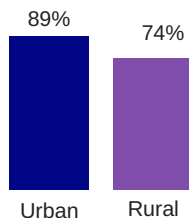
Access to Home Internet Service



Access to Smartphone Banking



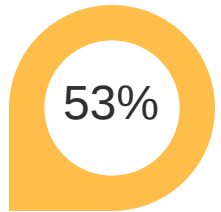
Cell Phone Coverage at Work



Largest Indicators in Mobile Banking Usage

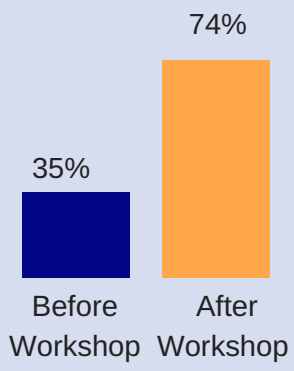
- #1 Age
- #2 Location (Rural vs. Urban)
- #3 Income

Workforce Development Results...



of participants reduced their debt and increased their savings

Participants who pulled credit report in the last 12 months



76%

of participants talked to their family about working together toward financial goals after the workshops.

Life Line Loans: 386
Average loan: \$1,333
Total Program \$ loaned: \$514,600

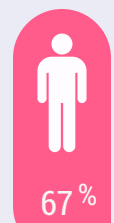
Call us at 912-691-2227

Smart Cents for Freshman Results...

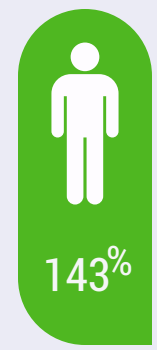


Smart Cents Students

increase in students pulling credit reports

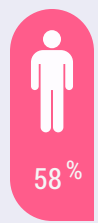


Control Group



Smart Cents Students

increase in students tracking personal expenses



Control Group



Smart Cents Students

increase in students writing financial goals

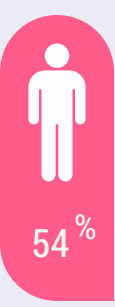


Control Group



Smart Cents Students

Students that felt more knowledgeable about money after their freshman year of college



Control Group

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