

Tax Time & Earned Income Tax Credit (EITC):

**Bankable Moments & Resources for
Banks and Consumers**

National Webinar

January 22, 2025



Moderator

Federal Deposit Insurance Corporation

Paola Diaz

Senior Community Affairs Specialist
Strategic Partnerships & Program Development
Depositor and Consumer Protection
Washington, DC
PDiaz@fdic.gov



Disclaimer

Reference to any specific organization during this presentation does not constitute an endorsement, a recommendation, or a favoring by the Federal Deposit Insurance Corporation (FDIC) or the United States government. The opinions expressed in this presentation are solely those of the presenters and not necessarily of the FDIC.

Agenda

- **Opening Remarks**
 - Montrice Yakimov, Associate Director Community Affairs, FDIC
- **Overview**
 - Mia Sowell, Acting Project Manager, Community Affairs, FDIC
 - Paola Diaz, Senior Community Affairs Specialist, FDIC
- **Volunteering and Building Partnerships with Volunteer Income Tax Assistance (VITA) Sites:** Don Dill, Strategic Partnerships, Education and Communications (SPEC), Internal Revenue Service (IRS)
- **Successful Bank/VITA Partnership Highlight:** Mona Fontella, Director of Community Development & CRA Officer, Royal Business Bank
- **Encouraging Savings During Tax Season :** Amy Miller, America Saves, Director, Consumer Federation of America
- **Q&A**
- **Potential Next Steps -** Mia Sowell, Paola Diaz, FDIC

Opening Remarks

Federal Deposit Insurance Corporation

Montrice Yakimov

Associate Director, Community Affairs
Depositor and Consumer Protection
Washington, DC
monyakimov@fdic.gov



Objective of the FDIC's Tax Time Savings Initiative

[Click here to learn more!](#)

1. Tax time is an opportunity to encourage more U.S. households to:

- Open foundational bank accounts; **and**
- Build savings (increase financial stability).

2. By working with IRS' Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) providers during tax time, households can file their taxes at no cost and receive tax credits and refunds for which they qualify.

- Reach low- and moderate-income (LMI) individuals, people with limited English proficiency, persons with disabilities, as well as young adults – many of whom are unbanked or underbanked.
- LMI consumers who receive tax refunds via direct deposit into an insured account can also save a portion of their refund.

3. Opportunities and Benefits for Banks and VITA/TCE Providers to Partner:

- Potential for new customer relationships;
- VITA volunteer opportunities; and
- May be eligible for favorable consideration under CRA regulations, including Community Service hours.

Today's Objectives

1. Increase awareness about:
 - **Free tax filing** services for low- and moderate-income (LMI) households provided by the IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs
 - Earned Income **Tax Credit** (EITC)
 - Receiving a tax refund via **direct deposit** into a federally insured account - Get Banked! initiative.
 - Opportunities to **save a portion of the tax refund**
 - Benefits of **bank-VITA/TCE partnerships**
2. Encourage banks and VITA/TCE providers to form **local partnerships** to assist LMI households during tax season and encourage account openings

Overview: FDIC Tax Time Savings Initiative

Federal Deposit Insurance Corporation

Mia Sowell

Acting Project Manager, Community Affairs

Depositor and Consumer Protection

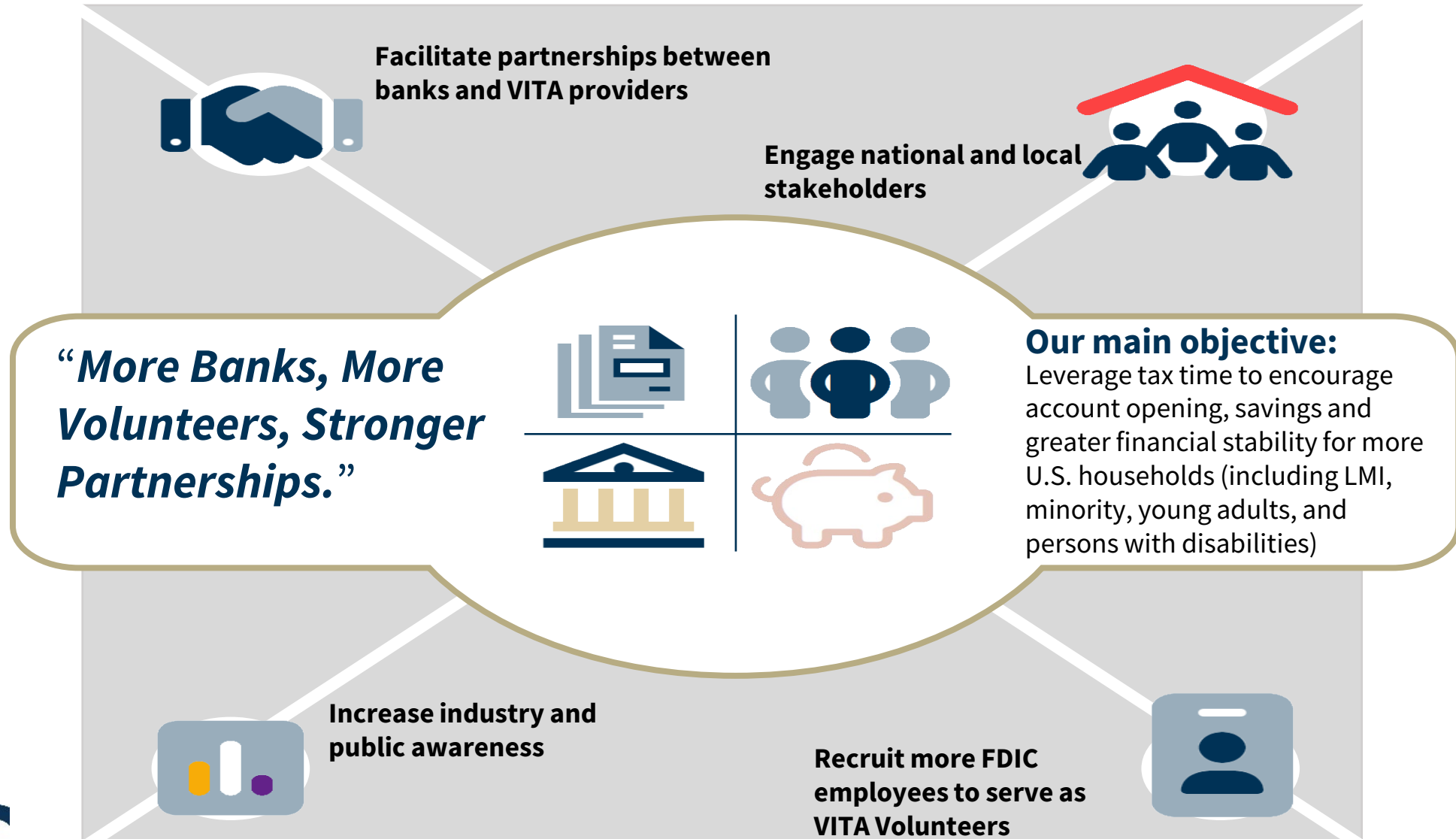
Washington, DC

misowell@fdic.gov



FDIC Tax Time Savings Initiative

Supporting Financial Stability through VITA Collaborations



The Importance of Reaching Households During Tax Time

FDIC research highlights:

- Among recently banked households that received a government payment during the pandemic, almost half said the payment contributed to their opening a bank account (“a bankable moment”)*;
- Many VITA providers are open to partnerships that would provide safe & affordable banking products for their clients;**
- Increased collaborations between FDIC-insured banks and local VITA providers may help unbanked tax filers open and sustain bank accounts;*** and
- The use of tax refund anticipation loans in 2023 (2.5 percent) was more prevalent than the use of other mainstream credit alternatives noted in that year.***

* 2021 FDIC National Survey of Unbanked and Underbanked Households



*** 2023 FDIC National Survey of Unbanked and Underbanked Households

**FDIC Survey of VITA Providers

Considerations for Bank Participation in VITA/TCE

Banks can participate in the VITA/TCE programs in various ways, including:

- Notifying staff of opportunities to be VITA/TCE volunteers.
- Co-sponsoring a VITA/TCE program.
- Hosting a VITA/TCE site at a bank branch.
- Donating old computer equipment or other supplies.
- Promoting EITC and VITA/TCE programs to bank customers.
- Offering taxpayers the opportunity to begin the process of opening a bank account at a VITA/TCE site.
- Offering other banking products responsive to the needs of VITA/TCE clients.
- Making financial education available to consumers at VITA/TCE sites.



Source: <https://www.fdic.gov/banker-resource-center/creating-partnerships-between-financial-institutions-and-organizations>

Volunteering and Building Partnerships with VITA Sites

Internal Revenue Service (IRS)

Don Dill

Senior Tax Analyst
Strategic Partnerships Education and Communications
(SPEC)

Donald.C.Dill@irs.gov



VITA and TCE Programs

- **Volunteer Income Tax Assistance (VITA) Serves:**
 - Individuals and families who generally make \$67,000 or less
 - Persons with disabilities; and
 - Limited English-speaking taxpayers
- **Tax Counseling for the Elderly (TCE) Serves:**
 - Individual and families with special emphasis on individuals over age 60
 - Specializes in questions about retirement and issues unique to seniors
 - Primarily offered through AARP Foundation Tax-Aide sites

VITA and TCE Sites

- Sponsored by Internal Revenue Service (IRS)
- Provide free tax preparation services for over 55 years
- Local sites operated by community-based organizations with volunteers completing tax preparation services
- IRS provides:
 - Tax law support
 - Tax software
 - Access to free e-filing services
 - Competency tests for volunteers
- Volunteers are protected from liability by Volunteer Protection Act

The value provided by local VITA and TCE Sites

- Individuals receive **free**, high quality **tax preparation services**
- Individuals receive all **credits and deductions** to which they are entitled
- Preparation and filing of accurate tax returns at no cost allows individuals to **make use of the money** they would have paid a commercial tax preparer
- Individuals **avoid downstream IRS compliance issues** due to quality of VITA/TCE services

The value provided by local VITA and TCE Sites (cont'd.)

- Individuals are afforded the opportunities to make decisions about the **use of tax refunds, including saving**, that can be automated and executed through the tax return filing process
- Individuals are **connected** to other **community-based services** offered through the host organization in each community
- Individuals are offered access to **free financial coaching or counseling** in communities that have those services available

VITA and TCE Sites Impact in the 2024 Tax Filing Season

- Over **7,000 free tax preparation sites** in all 50 states, the District of Columbia and Puerto Rico
- Over **70,000 volunteers**
- Completed over **2.7 million free federal tax returns**
- Completed over **1.9 million free state returns**
- Secured over **\$2.6 billion in federal tax refunds** (for over 1.9 million taxpayers)
- Secured over **\$642 million in state tax refunds**
- **Saved** taxpayers hundreds of millions of dollars in **tax preparation fees**

Critical Tax Credits for Working Individuals and Families

1. Earned Income Tax Credit

- Available to working individuals and families earning less than \$68,675
- Maximum credit for working family with 3 or more children - \$8,046
- Fully refundable tax credit
- [Earned Income Tax Credit \(EITC\) | Internal Revenue Service](#)

2. Child Tax Credit

- Available to working families with qualifying child/children
- Maximum credit is \$2,000 per qualifying child
- Partially refundable tax credit
- [Child Tax Credit | Internal Revenue Service](#)

What can you do to support/promote free tax preparation in your community?

1. Make customer aware of the value and quality of VITA/TCE services
2. Refer customers (and employees) to local VITA/TCE sites in your community
 - [IRS VITA locator](#) (tool shows VITA site availability by zip code) *NOTE – most VITA/TCE sites do not start providing services until around **January 31st***
 - [AARP Foundation Tax-Aide Locator](#) (tool shows availability of Tax-Aide sites by zip code *NOTE – most AARP Foundation Tax-Aide sites do not start providing services until **February 1st***
3. Reach out to local VITA/TCE sites to offer support during the filing season -Review listing of VITA/TCE sites that receive grant funding from IRS to provide services in their community: [2025 VITA Grantees List](#)
4. Consider becoming a VITA/TEC site in future years - [Publication 5683 \(Rev. 10-2024\)](#)

Successful Bank/VITA Partnership Highlight

Royal Business Bank



Royal Business Bank
皇家商業銀行

Mona Fontela

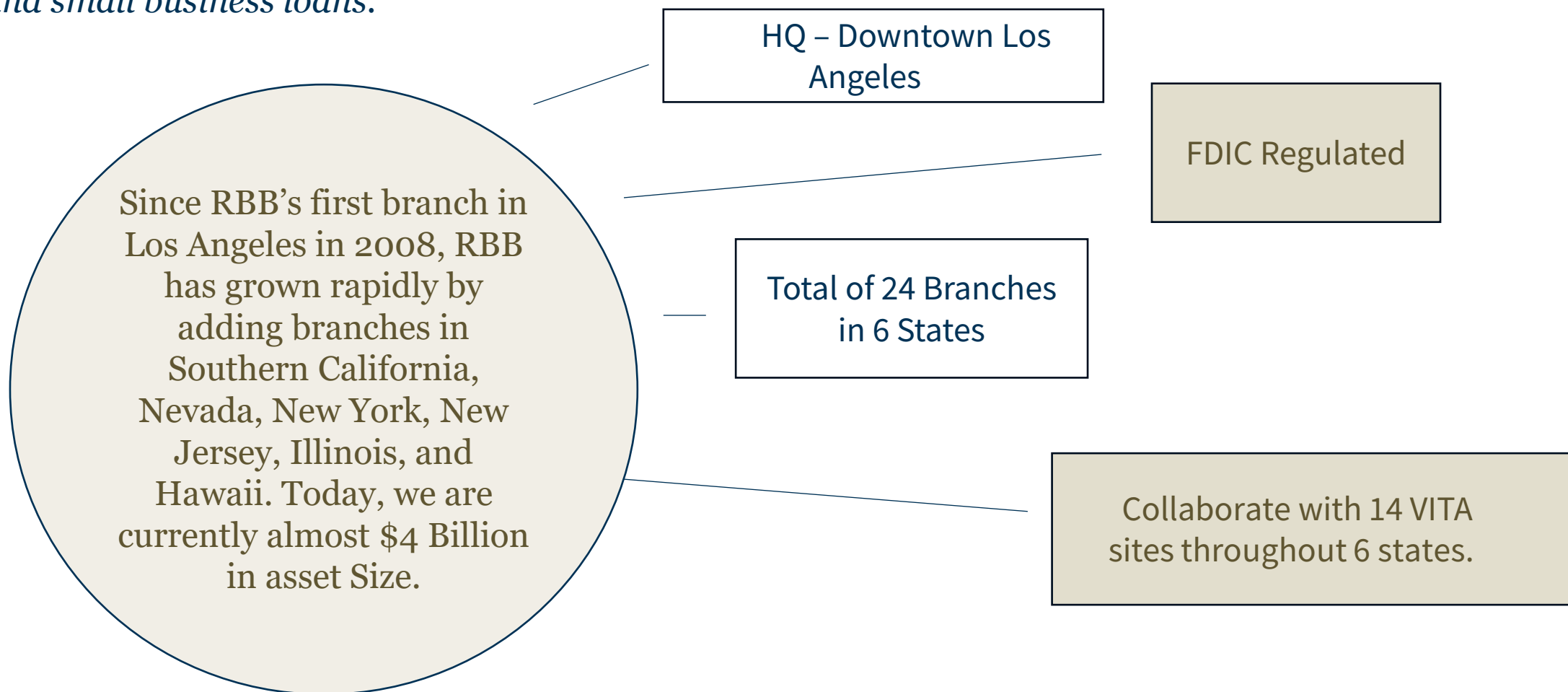
Director of Community Development & CRA Officer

Mfontela@rbbusa.com

RoyalBusinessBankUSA.com



“At RBB, we combine the service and benefits of a nationwide bank with a personal banking touch that only a community bank can offer. We serve our community by offering Commercial and Industrial loans, residential and small business loans.”



VITA Program History

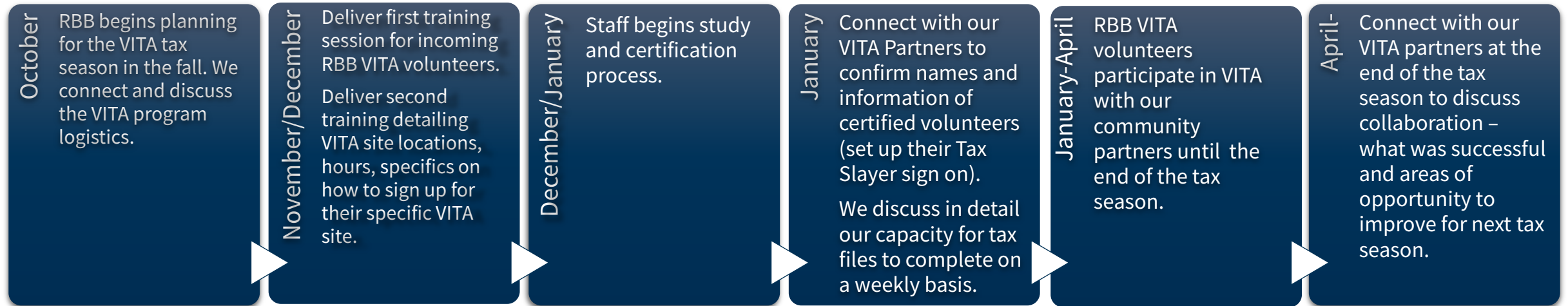
- Royal Business Bank is a member of the FDIC’s Alliance for Economic Inclusion (L.A. AEI) where we first learned about the VITA Program in 2018. Since then, the program has grown, expanding to all 6 states of RBB’s footprint. This allowed the RBB team to expand outreach efforts and connect with more VITA partners offering more options for community involvement.

VITA Participants since 2018

Today, RBB collaborates with 14 VITA sites throughout 6 states.

Year	# Returns Filed	# Volunteers	# Hours
2024	1468	67	1582
2023	1157	64	1166

VITA Program at Royal Business Bank



RBB establishes VITA partners local to our volunteers. During COVID, virtual tax preparation was popular. Today, most VITA sites are in person, so collaborating with sites close to RBB branches and offices is key to a successful VITA program. This enables our team members to serve our communities to have a greater impact.

Ongoing Collaboration with VITA Partners

Through VITA, RBB has built impactful partnerships supporting programs benefiting underserved communities. Some examples of ongoing collaborations are: Financial Literacy workshops delivered to the members of Goodwill Hawaii, Central City Neighborhood for their Food Security and Clothing Distribution Program, hosting Field Trip activities for students of Little Tokyo Service Center, Haven Neighborhood Services board participation.

- | | | |
|---|---|-------------------|
| ▪ Mexican American Opportunity Fund | ▪ Buddhist Tzu Chi Foundation – Cerritos & Monterey Park (BTCF) | ▪ Ladder Up |
| ▪ Little Tokyo Service Center (LTSC) | ▪ Haven Neighborhood Services | ▪ Goodwill Hawaii |
| ▪ Central City Neighborhood Partners | ▪ United Way of Ventura | |
| ▪ Chinatown Service Center (CSC) | ▪ Center for Family Life in Brooklyn | |
| ▪ Koreatown Youth and Community Center (KYCC) | ▪ GROW Brooklyn | |
| | ▪ United Way of Central Jersey | |

Encouraging Savings During Tax Season

Consumer Federation of America

Amy Miller

Program Manager, America Saves

amiller@consumerfed.org

www.americasaves.org





The [Consumer Federation of America \(CFA\)](#) is an association of non-profit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy, and education. Today, nearly 250 of these groups participate in the federation and govern it through their representatives on the organization's Board of Directors.



Mission: America Saves empowers all, particularly those who are financially vulnerable, to build financial confidence through effective saving, debt reduction, and wealth-building strategies.

Vision: For all Americans to have an account in which they save automatically, successfully, and with at least \$500 on hand to meet unexpected expenses

How: By creating and amplifying [resources](#) and communications for Savers + Partners - Pledge, Blogs, Downloads, Decision Trees, Videos - Social Media, Emails, Partner Resource Packets, Educational Workshops, Webinars, and Podcast

Our Annual Campaigns: America Saves Week and Veteran Saves Week



AMERICA SAVES WEEK

2024 Economic Impact



THEME: SAVING FOR YOUR PAST, PRESENT, AND FUTURE

DURING THE WEEK, WE'LL BE FOCUSING ON THE FOLLOWING THEMES:

Monday, April 7, 2025 | Saving Automatically

Tuesday, April 8, 2025 | Saving for the Unexpected

Wednesday, April 9, 2025 | Saving for Major Milestones

Thursday, April 10, 2025 | Paying Down Debt is Saving

Friday, April 11, 2025 | Saving at Any Age

Insights & Successes



Participating VITA Sites Show:

- Consumer who saved a portion of their tax refunds were less likely to accumulate new debt and show a higher likelihood of reaching their financial goals in 1 year, compared to those who do not save.
 - Many will continue making regular deposits
 - Significant decrease in payday loan usage
- **Participating VITA sites that have partnered with a local bank have reported an increase in new account openings during tax season**

Partnership In Action:

*Community Events *Social Media & Local Campaigns *Education Events & Workshops

***On-Site Account Opening:** staff onsite or ability to open online and fund with refund

***Challenges & Incentive Programs:** *weekly prizes, savings match programs*

Los Angeles (L.A.) Saves



- Success Factors:
 - An initiative of the FDIC Los Angeles Alliance for Economic Inclusion (L.A. AEI)
 - 40 Banks Participating – providing volunteers
 - Promotion at Intake is KEY - using AS Resources /Pledge with BankOn (bankable moment)
 - Average 40 events per year – 10 during ASW 2024 (community events, workshops, virtual webinar, libraries)

	2024	2023
# Returns Filed	14,657	10,414
Total Refund Amount	\$14,697,676	\$10,033,591
Banks Participating	21	23
# Bank Staff Volunteering at VITA Sites	325	204
# Hours spent at VITA Sites by Bank Staff	5,244	n/a
America Saves Pledges during AS Week	236	188

Partnership = Empowering Financial Confidence

Partnership adds MOMENTUM to our shared mission.

Together we can create the thriving, equitable, and resilient America we all know is possible

Get Involved:

- *Collaborate with VITA Sites
- *Offer Onsite Account Opening & Savings Incentives
- *Utilize the [America Saves Pledge](#) & [Tax Time Toolkit](#)
- *Become an America Saves [Partner Organization](#)



Saving for your
Past, Present & Future
April 7-11, 2025
Americasavesweek.org

Potential Next Steps



VITA/TCE Providers:

- Encourage VITA/TCE clients to set up a bank account including savings before their tax-filing appointment
- Use FDIC resources to find banks (see Appendix slides)
- Contact banks in the summer to identify opportunities to collaborate for next tax season

Banks:

- Inform your LMI customers about free tax-preparation services and tax credits they may be eligible for
- Review FDIC resources to learn about eligibility for favorable consideration under CRA regulations
- Locate local VITA/TCE providers using IRS resources
- Consider offering an affordable account
- Contact VITA/TCE providers in the summer to identify opportunities to collaborate next tax season

VITA/TCE Providers and Banks:

- Register for local and national FDIC Community Affairs events

Stay Connected with FDIC Community Affairs

Upcoming Tax Time Events (January/February):

DATE	EVENT
January 29 th	FDIC Programs and Resources to Help Consumers Build Savings During Tax Season (National)
January 29 th	VITA Community Development Opportunities and Bank On Resources Forum in Salt Lake (Utah)
February 20 th	Los Angeles Tri-Annual Alliance for Economic Inclusion Forum: Promoting Economic Inclusion (Los Angeles, CA)

[CLICK HERE](#) to register and see the list of local and national Community Affairs events (updated monthly).

Wrap Up

Review of Today's Objectives:

1. Increase awareness about:
 - ✓ **Free tax filing** services for low- and moderate-income (LMI) households provided by the IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs
 - ✓ Earned Income **Tax Credit** (EITC)
 - ✓ Receiving a tax refund via **direct deposit** into a federally insured account - Get Banked! initiative.
 - ✓ Opportunities to **save a portion of the tax refund**
 - ✓ Benefits of **bank-VITA/TCE partnerships**
2. Encouraged banks and VITA/TCE providers to form **local partnerships** to assist LMI households during tax season and encourage account openings

Slides with resources and links will be emailed to registrants after the webinar and posted on the [Tax Time & EITC event webpage](#) in a few days

FDIC Resources that could be linked to your websites/ communications

- [Survey of VITA Providers](#)
- [Tax Time resources](#) (on the FDIC Banker Resource Center)
 - Overview of FDIC [tax time savings initiative](#)
 - Information for bankers
 - Information for consumers
- [Get Banked!](#) (open a bank account)
- [Community Affairs events](#) (register for upcoming events)
- [Money Smart](#) (financial education program for people of all ages)
- [Money Smart News](#) and Consumer News (newsletters for consumers)
- [Money Smart Alliance](#) (teaches Money Smart and/or trains others)
- [Recording to this webinar](#) (will be available around 1/29/25)

Appendices

The following information was not presented during the webinar but might be helpful to the audience.

For questions about any of the resources included in this section, contact

TaxTimeInitiative@fdic.gov

Forming Collaborations with Banks (for VITA/TCE Providers)

FDIC can help VITA/TCE Providers find potential bank partners using:

- **BankFind** (<https://banks.data.fdic.gov/bankfind-suite/bankfind>)

The screenshot displays the FDIC BankFind search interface. At the top, there is a dark blue header with the FDIC 90 YEARS logo and navigation links for ABOUT, RESOURCES, and ANALYSIS. Below the header, a search bar is visible with the text "The Name & Location Search allows you to find FDIC-insured banks and branches from today, to last year, and all the way back to 1934." A link to "Provide feedback or submit a question about this page." is also present. The main section is titled "Search For Institutions" and includes a "Data as of: 3/15/2024" label. The search criteria are displayed as "21 Matching Results". The "Selected Search Criteria" section shows "Active Institutions", "Include Branch Offices" (highlighted with a red arrow), "State: TX", and "City: Denton". A "Download" icon (a blue arrow pointing down) is located to the right of the "21 Matching Results" text. Below the search criteria, there is a "Results" dropdown set to "25" and a "Page # 1" indicator with a "Go" button.

Download search results to sortable Excel spreadsheet.

Generate results that include bank branch offices

Forming Collaborations with Banks (for VITA/TCE Providers – cont'd.)

FDIC can help VITA/TCE Providers find potential bank partners using:

- **Get Banked!** ([FDIC.gov/GetBanked](https://www.fdic.gov/GetBanked))

Get Banked!

Secure your money, simplify your life

Find a bank ▼

[Vea esta página en español](#)



Open an account
online or in person
with a low opening
deposit

Considerations for VITA /TCE Providers Seeking Bank Partners

1. **Contact banks early** in your local VITA/TCE area
2. **Articulate** your VITA/TCE needs for the upcoming tax season (e.g., volunteers, computer equipment, bank account opening, co-sponsoring, etc.)
3. **Inquire** about the bank's ability to offer virtual/remote bank account openings and affordable accounts
4. **Advise** banks of your timelines
5. **Update local VITA/TCE websites** to include:
 - Direct link to [FDIC.gov/GetBanked](https://www.fdic.gov/getbanked)
 - Announcements regarding VITA/TCE collaborations with banks offering affordable accounts
 - Direct link to bank websites for opening a bank account
6. **Describe your organization and its VITA/TCE program successes (e.g., # people served last year; # refunds, \$ refunds)**

Forming Collaborations with VITA/TCE Providers (for banks)

Banks can use IRS resources to find potential local VITA/TCE partners:

[IRS - Volunteers](https://www.irs.gov/individuals/irs-tax-volunteers)

<https://www.irs.gov/individuals/irs-tax-volunteers>

The screenshot shows the IRS website's 'IRS tax volunteers' page. The top navigation bar includes the IRS logo, 'Help', 'News', and 'English' with a dropdown arrow. Below this is a secondary navigation bar with links for 'File', 'Pay', 'Refunds', 'Credits & Deductions', and 'Forms & Instructions'. The main content area has a breadcrumb trail: 'Home / Our Agency / IRS tax volunteers'. The title 'IRS tax volunteers' is prominently displayed. To the right of the title are language links: 'English', 'Español', '中文(简体)', '中文(繁體)', and '한국'. On the left side, there is a vertical menu with links to various IRS resources: 'IRS organization', 'A closer look', 'Financial and budget reports', 'Tax statistics', 'Do business with the IRS', 'Criminal Investigation', 'Whistleblower Office', 'Volunteer' (which is highlighted with a light blue background), 'Freedom of Information Act', 'Privacy policy', 'Civil rights', and 'Vulnerability disclosure policy'. The main text area on the right contains three paragraphs. The first paragraph explains the purpose of the programs and how to get involved. The second paragraph describes the training and support provided to volunteers. The third paragraph discusses the benefits of volunteering and provides a link to the 'VITA/TCE Volunteer and Partner Sign Up' form. The page also includes a section titled 'Interested?' with a link to the same sign-up form.

IRS

Help | News | English ▾

File Pay Refunds Credits & Deductions Forms & Instructions

Home / Our Agency / IRS tax volunteers

IRS tax volunteers

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국](#)

- IRS organization
- A closer look
- Financial and budget reports
- Tax statistics
- Do business with the IRS
- Criminal Investigation
- Whistleblower Office
- Volunteer**
- Freedom of Information Act
- Privacy policy
- Civil rights
- Vulnerability disclosure policy

Learn to prepare taxes and make a difference in your community at the same time. How can you make a difference? Simple. Volunteer to help your community by preparing taxes free of charge with the Volunteer Income Tax Assistance (VITA) or Tax Counseling for the Elderly (TCE) Programs.

You will receive training to provide free tax help for low-to-moderate income families who need assistance preparing their tax returns. As a volunteer, you will join the thousands of others who each year prepare millions of tax returns at thousands of tax sites nationwide.

If you have an interest in partnering with us to sponsor or host a free tax preparation site in your area you can also complete and submit the [VITA/TCE Volunteer and Partner Sign Up](#) form and we will be sure to follow-up on your inquiry.

As a committed tax volunteer, you'll be assigned to work with a sponsoring organization, first to receive training and then to begin volunteering at a location in your community. Training is offered both online and in the classroom. Tax sites are generally open nights and weekends, and the hours are flexible. You will surely find a volunteer site close to you.

Interested?

For additional information and next steps, submit your inquiry now using the [VITA/TCE Volunteer and Partner Sign Up](#) form and you will be one step closer

Forming Collaborations with VITA/TCE Providers

Banks can use FDIC resources to learn about:

- Eligibility for favorable consideration under CRA regulations
- Opportunities for unbanked households to open a bank account to receive their tax refunds
- Offering affordable and sustainable accounts

[Visit the FDIC's Banker Resource Center](#)

The screenshot shows the FDIC Banker Resource Center website. The header is dark blue with the FDIC logo and navigation links: ABOUT, RESOURCES, ANALYSIS, and NEWS. A search icon is on the right. The main content area has a left sidebar with a list of resources, each with a dropdown arrow. The resources listed are: Banker Resource Center, Community Reinvestment Act, Pocket Guide For Directors, Cybersecurity Resources, Predatory Lending Resources, Temporary Liquidity Guarantee Program, Large-Bank Deposit Insurance Determination Modernization (12 C.F.R. § 360.9), 12 CFR Part 370 Recordkeeping for Timely Deposit Insurance Determination, and Recordkeeping Requirements for Qualified Financial Contracts (QFCs) - Technical Points. The main content area has a heading 'Available Resources' followed by two cards. The first card is titled 'Expanding Account Access Through Affordable Accounts' and links to a PDF. The second card is titled 'Creating Partnerships to Reach Consumers During Tax Time' and links to a PDF. Below each card is a brief description of the resource.

FDIC FEDERAL DEPOSIT INSURANCE CORPORATION

ABOUT RESOURCES ANALYSIS NEWS

Banker Resource Center

Community Reinvestment Act ▼

Pocket Guide For Directors ▼

Cybersecurity Resources

Predatory Lending Resources

Temporary Liquidity Guarantee Program ▼

Large-Bank Deposit Insurance Determination Modernization (12 C.F.R. § 360.9)

12 CFR Part 370 Recordkeeping for Timely Deposit Insurance Determination

Recordkeeping Requirements for Qualified Financial Contracts (QFCs) - Technical Points

By promoting affordable insured transaction and savings accounts, our vision is that all Americans have access to secure and affordable insured banking services and every bank offers affordable transaction and savings accounts.

We invite your bank to take action and be responsive to the needs of Low- and Moderate- Income (LMI) populations.

Available Resources

Expanding Account Access Through Affordable Accounts

[Expanding Account Access Through Affordable Accounts \(PDF\)](#)
Learn about offering affordable and sustainable accounts at your bank.

Creating Partnerships to Reach Consumers During Tax Time

[Creating Partnerships to Reach Consumers During Tax Time \(PDF\)](#)
Learn about eligibility for favorable consideration under Community Reinvestment Act regulations and opportunities for unbanked households to open a bank account to receive their tax refunds.

Stay Connected with FDIC Community Affairs

Connect with your Regional Community Affairs Team

Region (states served)	Email
Atlanta (AL, FL, GA, NC, SC, VA, WV)	atlcommunityaffairs@fdic.gov
Chicago (IL, IN, KY, MI, OH, WI)	chicommunityaffairs@fdic.gov
Dallas (AR, CO, LA, MS, NM, OK, TN, TX)	dalcommunityaffairs@fdic.gov
Kansas City (IA, KS, MN, MO, NE, ND, SD)	kscommunityaffairs@fdic.gov
New York (CT, DE, DC, ME, MD, MA, NH, NJ, PA, PR, USVI, RI, VT)	nycommunityaffairs@fdic.gov
San Francisco (AK, AZ, CA, Guam, HI, ID, MT, NV, OR, UT, WA, WY)	sfcommunityaffairs@fdic.gov

Connect with your Headquarters (Washington, DC) Community Affairs Teams for general questions and inquiries.

Headquarters Section	Email
General questions and inquiries	CommunityAffairs@fdic.gov
Strategic Partnerships & Program Development	
Outreach & Program Development (<i>Money Smart</i> financial education)	

Invite FDIC to participate in your organization's activities and speaking engagements

Other Tax Time Resources

- [American Bankers Association Tax Time Webinar](#) (recording of 12/4/24 event to encourage banks to volunteer, partner with and support VITA sites featuring FDIC presentation on FDIC Survey of VITA Providers)
- [National Disability Institute Taxes Website](#) (resources)