



## **Non-Financial Institution Partnerships: Statement of Principles**

### **Shared Goals**

Bank On Suncoast, convened by United Way Suncoast (UWS), works to strengthen financial security for unbanked, underbanked, and ALICE households by expanding access to safe, affordable banking products and financial empowerment opportunities.

Non-financial institution coalition partners: including nonprofit organizations, local governments, educational institutions, workforce programs, and other community-based entities—play a critical role in connecting residents to banking access and financial empowerment supports.

As coalition partners, we commit to working collaboratively to:

- Increase awareness of safe, affordable Bank On certified accounts
- Embed banking access into trusted community touchpoints and service delivery systems
- Support consumer choice, dignity, and informed decision-making

### **Role of Non-Financial Institution Partners**

Non-financial institution partners agree to serve as trusted access points that help residents:

- Learn about safe and affordable banking options
- Connect with coalition financial institution partners when appropriate
- Use banking services effectively to support financial security

Partners acknowledge that they do not open accounts, collect banking documents, or provide financial products, and that all account-opening decisions rest solely with participating financial institutions.

### **Consumer-Centered Practices**

Coalition partners agree to:

- Use consumer-first, trauma-informed, and culturally responsive approaches when discussing banking access

- Present Bank On certified accounts as options, not requirements, unless mandated by program rules (e.g., direct deposit requirements)
- Avoid steering clients toward any specific financial institution
- Respect for participant privacy and confidentiality

These practices reflect UWS’s commitment to equitable access and ethical service delivery.

### **Banking Access Integration & Referrals**

Non-financial institution partners agree to:

- Collaborate with UWS and coalition financial institution partners to design appropriate and practical banking access touchpoints, such as:
  - Program intake or enrollment
  - Financial education workshops
  - Workforce or benefits onboarding
  - VITA or tax-time services
  - Reentry, housing, or youth programs
- Follow agreed-upon referral pathways and integration protocols established with UWS
- Clearly communicate documentation requirements for account opening, as provided by financial institution partners

Integration activities will be tailored to each partner’s capacity, population served, and program design.

### **Education, Awareness & Outreach**

Coalition partners agree to:

- Share approved Bank On Suncoast educational materials and messaging, as provided by UWS
- Support basic financial education or “point-in-time” information related to banking access, when appropriate
- Participate in coordinated outreach efforts, campaigns, or events that promote safe and affordable banking
- Direct clients to UWS or coalition partners for additional guidance when questions exceed staff expertise

**Data, Learning & Continuous Improvement**

To support collective impact, coalition partners agree to:

- Share qualitative insights, challenges, and lessons learned with UWS to improve coalition strategies
- Engage in learning opportunities, technical assistance, or check-ins related to banking access integration

All data sharing will comply with applicable privacy, confidentiality, and organizational policies.

**Coalition Engagement & Collaboration**

Non-financial institution partners agree to:

- Designate a primary point of contact for Bank On Suncoast activities
- Participate, as feasible, in coalition meetings, working groups, or learning sessions
- Coordinate with UWS and financial institution partners when planning integration activities or public events
- Support shared goals through collaboration, communication, and mutual accountability

Participation levels may vary based on organizational capacity and mission alignment.

**Agreement**

By signing below, the non-financial institution partner agrees to participate in the Bank On Suncoast coalition in accordance with this Statement of Principles.

Organization Name: \_\_\_\_\_

Representative: \_\_\_\_\_

Title: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Email Address: \_\_\_\_\_