

OAKLAND CHILDREN'S SAVINGS FUND

*An INNOVATIVE use of mission-related deposits.
An EASY way to give back to the community.*

Join OneCalifornia in helping Oakland's low-income families to save on behalf of their children — make a mission-related deposit!

The Oakland Children's Savings Fund is a mission-related deposit initiative created by OneCalifornia Bank, FSB* and OneCalifornia Foundation to assist community development programs that support savings among low-income communities.

Community-focused foundations, organizations and individuals can help us to give back to the community by investing in insured certificates of deposit (CDs) at OneCalifornia Bank, FSB*. A portion of the interest earned on the CDs is designated to match funds saved by low-income individuals participating in savings programs supported by OneCalifornia Foundation.

Promoting Saving Practices Among Low-Income Families

In 2008 Oakland Children's Savings Fund is soliciting partners to support ACORNS to OAKS, a children's savings account pilot program in the San Antonio neighborhood. The Annie E. Casey Foundation, the lead mission-related deposit partner in this program, has made an initial deposit of \$250,000 and donated a portion of the interest earned on its CDs to provide partial funds needed to match dollars saved by families enrolled in the ACORNS to OAKS program. This program will be made possible through a total \$1 million investment in CDs by other like-minded, mission-oriented depositors and will be sustained through your continued investment. In the future, the Fund will support other education-related projects.



By investing in the Oakland Children's Savings Fund CDs you will:

HELP YOUR COMMUNITY:

Provide funding for the matching component of savings programs

HELP YOUR COMMUNITY BANK:

Assist OneCalifornia Bank, FSB* in its depository growth

ALIGN YOUR VALUES WITH YOUR INVESTMENT:

Receive a net return on invested funds without risking your assets

IMPACT THE LIVES OF LOW-INCOME CHILDREN!

About the San Antonio Neighborhood

The San Antonio neighborhood has a total of 10,000 households with 43% children living in poverty. A survey conducted by Oakland-based San Antonio Neighborhood Network (SANN) and Making Connections Oakland (MCO) indicated that in the San Antonio neighborhood, only 26% of children attain reading proficiency by third grade, and 48% of residents have less than a high school education. In addition, 25% of the San Antonio neighborhood residents are unbanked and two-thirds live more than 10 blocks from a financial institution.



About the Program

ACORNS to OAKS is a program of San Antonio Community Development Corporation (SACDC), an outgrowth of the neighborhood's local community development district council that was incorporated in 1980 to promote and facilitate community economic development activities.

In its pilot phase, ACORNS to OAKS will target families with children enrolled in preschools in the San Antonio neighborhood of Oakland. The program provides financial education classes and support, with the goal of promoting strong saving practices among low-income families.

- The program will assist 30 families with children ages 3 to 5
- Deposits up to \$450 will be matched 1:1 during the first twelve months
- Families will save on behalf of their child
- Match dollars will serve as an incentive to assist families in establishing a regular savings pattern

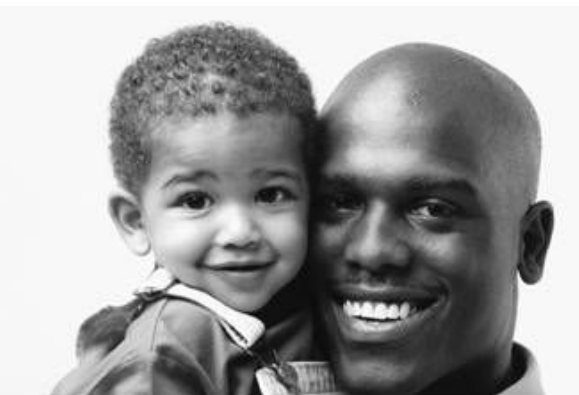
Current Program Partners:

Annie E. Casey Foundation and Making Connections Oakland (MCO)
San Antonio Community Development Corporation (SACDC)
San Antonio Savings Pathway Project
OneCalifornia Foundation
OneCalifornia Bank, FSB*

OneCalifornia Foundation and OneCalifornia Bank, FSB* are sponsoring savings accounts for all program participants and are also providing each family with a \$25 initial deposit. An additional checking/companion savings account is being offered free of charge, to the parents with children enrolled in the program. Through its OneCAL SAFE initiative, OneCalifornia Foundation provides financial education/coaching to these families. San Antonio Savings Pathway Project partners provide additional financial education support and workshops.

Annie E. Casey Foundation, Making Connections Oakland, along with other supporting organizations will provide the matching funds for this program by donating a percentage of the interest earned from their mission-related deposit investments.

**Help to give back to our community by joining this partnership.
Join us today in our mission-related deposit initiative!**



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