



## VETERANS BENEFITS BANKING PROGRAM



# THANK YOU

For Helping Veterans in Your Community!

### *Your Commitments Include:*



As a bank participating in VBBP, your financial institution commits to providing the following products and services to eligible Veterans, beneficiaries, and caregivers (VA benefit recipients):



Offer a low-to-no cost (with no monthly maintenance fee and no minimum balance) checking account to a VA benefit recipient who brings a monthly direct deposit to the institution.



Assist a VA benefit recipient who does not currently qualify to open an account. At the bank's discretion, this assistance can be provided through financial products, education, and/or counseling.



Accept Department of Veterans Affairs (VA) identification (ID) and a VA Homeless Coordinator's office address to open a checking or savings account for Veterans who are homeless, formerly homeless, or simply do not have a permanent address. A VA ID and a VA Homeless Coordinator's office address are sufficient to meet BSA/AML requirements at new account opening. Find information on banking Veterans without permanent housing [here](https://www.benefits.va.gov/BENEFITS/docs/homeless-bankingflyer.pdf).  
<https://www.benefits.va.gov/BENEFITS/docs/homeless-bankingflyer.pdf>



### *Besides Free Banking, How Does the VBBP Help Veterans, Beneficiaries, and Caregivers?*

VBBP offers free financial or credit counseling through the National Foundation for Credit Counseling (NFCC) and the Association for Financial Counseling & Planning Education® (AFCPE®) in addition to these programs:



A financial education program created specifically for Veterans and beneficiaries.



A program aimed at helping Veterans save money, reduce debt, and build wealth.



Financial education resources to help Veterans and their families with budgeting and saving.

### *Questions?*

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