CAPITOL CREDIT UNION

PAL Financial Literacy Program
Enrollment Packet

DFPS
TEXAS
Department of Family and Protective Services

Are you between the ages of 14-21?
Do you want to earn money and learn how to manage your own money?

STEP 1 – Complete the Survey and Submit Your Account Application

To participate in the PAL Financial Literacy Program, you must first complete the DFPS survey using the link provided below. Once the survey has been completed, you may submit your account application using the QR code or application link below.

Please note** that applications cannot be processed and accounts will not be opened until the DFPS survey has been completed. No exceptions will be made.

Following these steps will help ensure your application is processed as quickly as possible.

☐ **Complete Initial Survey – You must complete your survey with a DFPS Caseworker or PAL Staff prior to applying.**

Entry Survey Link (copy link or right click to open in a new tab):
https://forms.office.com/pages/responsepage.aspx?id=OO8VCc0SYUWrgJx_Qb-zHnjmLFJAfStJl9ZZH5W0FmlUMFM5MkI4TzJEOTY0M1BaTFEwWVpPR1VGUi4u&route=shorturl

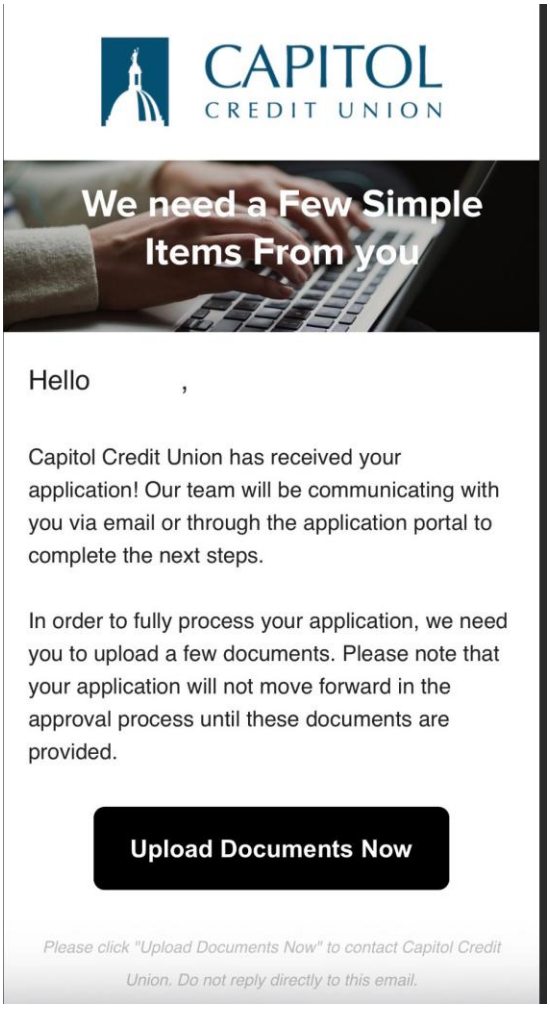
☐ **Submit your online account application using the QR Code below or right click on the link to open a new tab**.
https://onboard.cotribute.co/flows/d0336aee-b3bc-4315-91ae-cbc2e4b9d318

STEP 2 – Check your email for your document upload link.

After submitting your application, you will receive an email containing a secure link to upload all required supporting documents.

If you do not have the documents in your possession, you may forward the upload link to your Caseworker, PAL staff, or other authorized guardian so they can securely upload the documents on your behalf. Do not forward this link to anyone else.

Please ensure all required documents are uploaded as soon as possible to avoid delays in processing your application. Document checklist is below (Step 3)



STEP 3 – Uploading Your Supporting Documents

After receiving and verifying you received your document upload link email, please upload all required documents using the checklist provided below.

To avoid delays in processing your application, please ensure that:

• All documents are clear, legible, and fully visible.
• The information on your supporting documents matches the information provided on your application.
• All required documents are uploaded through the secure upload link.

Supporting Documents Checklist

(upload documents to your application using the link in Step 2)

☐ **Identification Documents (choose one option below):**

• *TXID (Texas State ID, Driver's License or US Passport)*

• *OR Birth Certificate with School ID (only accepted if applicant is under 18)*

If applicant is 18 or older, a valid TXID is required. Birth Certificate with School ID will not be accepted for identification.

☐ **Current Social Security Card**

☐ **Complete & Signed PAL Verification Form must be completed by PAL Staff or Caseworker**

(Attached Below)

☐ **PAL Disclosure – Please have the PAL Applicant sign our PAL Disclosure.**
(Attached Below)

Disclosure: Incomplete or unsigned PAL Verification and Disclosure Forms may delay account opening. All required documents must be submitted within 30 days of application submission. Incomplete applications older than 30 days will be voided.

STEP 4 – Receive Your Welcome Email and Begin the PAL Program

After you have completed the DFPS survey, submitted your online application, and uploaded all required supporting documents, you will receive a **"Welcome to the PAL Program"** email from a Capitol Credit Union PAL Financial Mentor.

Your Welcome Packet will include essential information about the PAL Program, instructions for accessing your account, and details on how to begin your financial literacy courses through Zogo.

To get started, download the Capitol Credit Union mobile app by searching **CCUTX** in your device's app store, or visit **www.ccutx.org** to enroll in online banking.

Program Progression

Please note! All participants begin with a savings account. As you complete the required financial literacy courses, you will progress through the PAL Program and become eligible for additional benefits, including:

- Access to a checking account
- Cash incentives deposits into your account
- Additional financial education opportunities

We also encourage you to stay in contact with a CCU PAL Financial Mentor throughout the program. Your mentor is available to answer questions, provide guidance, and help you achieve your financial goals.

If you have any questions about the PAL Program or need assistance with your account, please contact us at **PAL@CCUTX.ORG**.

FINANCIAL PILOT VERIFICATION FORM

Purpose: Use this form to verify eligibility for youth and young adults in foster care ages 14 to 21 for participation in the financial pilot provided by Capitol Credit Union to achieve financial security and independence as youth transition to a successful adulthood.

Directions: PAL staff must complete this form after youth complete the Entry Financial Pilot Survey and submit it to your Capitol Credit Union online application. Upload a copy of youth/young adult's photo ID (state ID, state DL, **OR** birth certificate with school ID,) and copy of Social Security Card to the application.

YOUTH'S INFORMATION		
Youth/Young Adult Survey Completion Date: _____ Declined to complete survey: ☐ Date: _____		
Youth Name:	Date of Birth:	Youth Phone Number:
Youth Email:	Youth Mailing Address:	
Best Time to contact Youth:	Youth PID:	Youth's last 4 of SSN:
Does Youth live in a Group Home? ☐ YES ☐ NO	Does Youth have mobile phone or internet access? ☐ YES ☐ NO	

CAREGIVER INFORMATION		
Caregiver Name:	Caregiver Phone Number:	Caregiver Email:

DFPS/CBC PAL STAFF INFORMATION	
Legal Region:	Placement Region:
Staff Name:	Staff Phone Number:
Staff Email Address:	

SIGNATURES

By signing below, I verify that this youth/young adult is eligible to participate in the Financial Pilot.

PAL Staff Signature: **x**	Date Signed:

IMPORTANT DISCLOSURE ABOUT YOUR ACCOUNT

Capitol Credit Union ("Capitol") is pleased to be working with the Texas Department of Family and Protective Services ("DFPS") on a pilot program to provide certain young adults basic financial services like checking and/or savings accounts. As part of this pilot program, the DFPS has provided you with information about the pilot program and about the information that may be shared between Capitol and the DFPS.

This disclosure is intended to provide an overview of the information about you or your accounts with us that we may share with the DFPS under applicable law and the pilot program. This sharing of this information is intended to monitor the usage of the pilot program; enhance the pilot program offerings and ensure your continued eligibility for certain benefits under the pilot program and applicable state and federal law, among other goals.

As part of the pilot program, and subject to applicable state and federal law, we may share information with the DFPS on an ongoing basis or as requested by the DFPS. Any such sharing of information will be done via secure transmission consistent with our commercially reasonable policies and procedures.

Such information may include:

- Information about your account ownership.
- Information about your account balances.
- Information about account alerts that are sent to program participants without a mobile phone.
- Information about account balances and information to ensure your continued eligibility for certain federal benefits, as applicable.
- Data and information about the program or its participants to evaluate the effectiveness of the pilot program in attaining its goals; and
- Such other information as is reasonably requested by the DFPS, subject to applicable state and federal law.

If you have any questions related to this Disclosure, the pilot program with the DFPS, or about your accounts with Capitol Credit Union, please contact us at **PAL@CCUTX.ORG** or 512-477-9465.

Print name: _____ Signature: _____

Date: _____