



MADE TO IMPACT FAQ

What is Made To Impact (MTI)?

Made to Impact is a new automated benefit program offered through your employer that was developed to solve your biggest financial problems in an easy way. But what makes it unique is it helps you plan for the more practical areas of your financial life like unplanned expenses, emergency savings, getting out of debt, saving for the long term – even making an impact in other people’s lives. Think of it as a benefit that doesn’t just assume, you’re ready to fully fund your retirement plan but frees you up from the burden of debt and expenses. It addresses today and sets you up to save for tomorrow.

The Made to Impact program will provide a clear, simple, and achievable way to realize my hopes, dreams, and aspirations so that I have peace of mind, hope in the future, and inspire others to do the same.

Who is eligible to participate in MTI?

All employees of partner employers are currently eligible to participate.

Can a member’s significant other participate in MTI?

Yes, your significant other is welcome to be added as a joint participant to your account and participate in the program. It will require a signature on the account contract. If they wish to have an automatic deposit, they are able to follow the steps through the MTI platform to set this up.

How does someone sign up for MTI?

Go to madetoimpact.com or the link provided by your employer to fill out the member application. Once you completed, the platform will assist you in easily linking your bank account and getting started today.

What happens if a member leaves their current company?

Once you are in the journey you can continue to participate even if you leave your employer. You will want to be sure you update any automatic deposits that may be tied to a payroll deduction.

Who does a member contact with questions about MTI?

If you have questions about the program, please email support@madetoimpact.com or call 877-471-0864.

What is the Income Access Line of Credit?

It's up to \$2000 income access line of credit to help members bridge the gap between paychecks. It helps you manage things like groceries that don't match up with your payroll or balancing your budget with a safety net.

How can I access funds from my Income Advance Line of Credit?

Simply use your Emergency Access Card at any merchant or ATM to access available funds from your Income Advance Line of Credit.

How do I pay back what I borrowed from my Income Advance Line of Credit?

An automatic payment from your emergency savings account will be set up to make monthly payments to any balances on the Income Advance Line of Credit. The minimum payment is 3% of any outstanding balance, or \$25 whichever is greater.

Can I enroll in Income Advance Line of Credit if I didn't elect to do this at the time of original enrollment into the program?

Yes, log onto your account at madetoimpact.com and follow the steps for Income Advance Enrollment.

What is the Emergency Savings Account?

It's a savings account specified to save for the unexpected. It could be an unplanned bill or an emergency.

Can I set up less than \$50 per month to the program?

Our research shows that in order to begin your journey and to be prepared for unforeseen circumstances, you should have an emergency savings with \$2,000. To be eligible for the incentives

the minimum monthly automatic deposit is \$50. You may contribute more than the minimum each month if you wish to do so.

Once I complete my Emergency Savings goal of \$2,000, will my automatic deposits automatically be moved to the Long-term Savings?

No, your automatic deposits will continue to be deposited into your emergency savings account. You will need to log onto your account at madetoimpact.com to open up a long terms savings and set goals.

What is the Debt Elimination Program?

This account is aimed to help you eliminate or pay down high-interest debt such as credit cards, student loans, and/or car payments. It consolidates your debt into one manageable low-interest loan.

What is the Long-Term Savings Account?

It's exactly what the name says, an account for you to save for the long-term. It's Provides a vehicle for future-focused goal saving.

What is the Impact Giving Account?

This account makes it easy for you to give tax-deductible, charitable donations. When you sign up for MTI, Red Rocks Credit Union will make a \$5 donation in your name to the Community Impact Foundation (CIF). The CIF, a 501c3 non-profit organization, administers the donations and giving programs. Your employer may also match a portion of your donation. Ask your HR department for details.

Can I specify where my impact giving dollars are directed?

Employees in your organization can start a campaign for a specific need. The Community Impact Foundation (CIF) vets campaigns to ensure dollars will be used appropriately. Those campaigns are then made available for you to select where your dollars are used. That means, you can give dollars direct to co-workers in need as an anonymous donor.

Do I get a tax deduction for giving through my Impact Account?

Yes! You will receive a charitable receipt immediately after your donation and another consolidated receipt at the end of the year - both from Community Impact Foundation (CIF).

What are the incentives that are offered through the MTI program?

There are several ways to earn incentives on your financial journey offered through MTI.

1. **Emergency Savings Account:** You can earn \$25 for first \$500 saved and an additional \$25 at savings of \$1000, \$1500, and \$2000.

- Qualifiers for incentives include enrolment and active participation in the online MTI program, new money only, must have \$50/month in automatic deposits for the three months leading up to the milestone incentive pay-out level, and only one account per member and one lifetime round of incentive pay-outs are available.

2. **Debt Elimination Loan:** Earn a \$50 incentive when opening a Debt Elimination Loan within 30 days of opening an Emergency Savings Account. A \$50 incentive is applied toward the participant's loan balance when they have paid down 1/2 of their original Debt Elimination Loan

- Qualifiers for incentives include enrollment and active participation in the online MTI program, \$50 per month in automatic deposits to Emergency Savings Account or Long-Term Savings Account for the three months leading up to the incentive pay-out level (loan balance only), one lifetime incentive payout on one debt elimination loan per member, and loan must be current at time loan balance is at qualifying level

3. Additionally, your employer may also match a portion of your donation to your Impact Giving Account. Talk to your employer's HR team for details.