



Child and Family Services
Haven House

Resource Guide for Financial Stability



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Resource Guide for Financial Stability

Table of Contents

General Programs, Services and Agencies:

Child Care.....	2
Clothing.....	2
Crime Victims Assistance.....	3
Domestic Violence Programs.....	4-5
Education, Job & Career Development.....	5-9
Financial Education.....	9-11
Food.....	12
Health Care.....	12-14
Housing:	
• Emergency.....	14-15
• Rental.....	15-16
• Ownership.....	16-17
Legal Aide.....	17-18
Transportation.....	19
Utilities.....	19
Addendum: Banking Options.....	20-21

General Agencies, Programs and Services

CHILDCARE

<p>Child Care Resource Network 1000 Hertel Ave. Buffalo, NY 14216 716-877-6666</p> <p>www.wnychildren.org</p>	<p>The Child Care Coalition 716-877-6666</p> <p>Provides education and referral services for daycare (both centers and at home), and before & after school extended daycare. Can provide financial assistance through social services. Also offers information on licensing requirements, procedures, and extensive trainings to maintain registration & license.</p>
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CLOTHING

<p>Buffalo City Mission 510 Dick Road Depew, New York 716-681-9128</p> <p>100 East Tupper Street, Buffalo NY 14203 716-854-8181</p> <p>www.buffalocitymission.org</p>	<p>Buffalo City Mission 716-681-9128(Depew) 716-854-8181(Buffalo)</p> <p>Buffalo City Mission Thrift Store is packed with clothing, household items, small appliances, knickknacks, linens and much, much more!</p>
<p>Goodwill Industries 1119 William Street, Buffalo NY 14206 716-854-3494</p> <p>www.goodwillwny.org</p>	<p>Multiple Locations throughout Erie County 716-854-3494 (Main location)</p> <p>Thrift store selling new and gently-used clothing, household items, and furniture at reduced prices</p>
<p>Harvest House of South Buffalo 1782 Seneca Street, South Buffalo, NY 14210 716-824-7818</p> <p>www.harvesthouse.ws</p>	<p>Babies and Children's Ministry 716-824-7818</p> <p>Provider of free baby and children's clothing and furniture items to parents in the WNY area; includes safe cribs, car seats, strollers, toys, books, pajamas</p>
<p>Salvation Army 960 Main Street Buffalo, NY 14202 716-883-9800</p> <p>www.buffalosalvationarmy.org</p>	<p>Multiple Locations throughout Erie County 716-883-9800</p> <p>Inexpensive second hand clothing and furniture open to public.</p> <p>For emergencies: after assessment by a caseworker, Emergency Family Assistance can provide food, clothing & personal care items free of charge</p>

CRIME VICTIM ASSISTANCE

<p>Child & Family Services Haven House P.O.Box 451 Ellicott Station Buffalo, NY 14205 716-884-6000</p> <p>www.cfsbny.com</p>	<p style="text-align: center;">Victims of Domestic Violence Crime Victims Assistance Program 716-884-6000</p> <p style="text-align: center;">Program is specific to assisting victims of domestic violence</p>
<p>Lt. Col. Matt Urban Human Services Center of WNY 1081 Broadway Buffalo, NY 14212 716-897-4100</p> <p>www.urbanctr.org</p>	<p style="text-align: center;">Crime Victims Assistance Program 716-897-4100</p> <p>Offers free and confidential assistance and support services to innocent victims of crime in Buffalo's Greater East Side. The staff assist in the navigation through the legal system and applying for benefits which may include: compensation for medical and counseling expenses, compensation of essential personal property, lost wages or support, burial/expense, court escorts to criminal proceedings, occupational/vocational rehabilitation</p>
<p>Neighborhood Information Center 1170 Broadway Ave. Buffalo, NY 14212 716-897-4100</p>	<p style="text-align: center;">Crime Victims Assistance Program: 716-897-4100</p> <p>Provides information, advocacy, counseling, interpretation & assistance with victim's compensation claims to crime victims of any age</p>
<p>Northwest Buffalo Community Center 155 Lawn Ave. Buffalo, NY 14207 716-876-8108</p> <p>www.nwbccinc.org</p>	<p style="text-align: center;">Crime Victim Assistance and Advocacy Program: 716-876-8108 x24</p> <p>Free & confidential. Helps victims of crime file claims w/ NYS Crime Victim Board for compensation for lost wages, medical costs, funeral costs, essential property, counseling etc...also, court advocacy/assistance, emergency referrals for food & shelter, crisis counseling.</p>
<p>Victim Witness Assistance Program 25 Delaware Avenue, Buffalo NY 14202 716-858-4640</p> <p>www.erie.gov/victimrights</p>	<p style="text-align: center;">Victim Witness Assistance Program 716-858-4640</p> <p>Provide: crisis intervention support ; information for crime victims and witnesses. Assistance through all court procedures; submission of Victim Impact Statement for sentencing; completion & filing of crime victim compensation claims; follow-up with probation/parole/corrections process & referrals to social service & counseling agencies. Also available designated assistance for homicide families; DWI Victim Impact Panel; and bilingual services available to Spanish speaking crime victims.</p>

DOMESTIC VIOLENCE PROGRAMS

<p>Child & Family Services Haven House P.O.Box 451 Ellicott Station Buffalo, NY 14205 716-884-6000</p> <p>www.cfsbny.com</p>	<p style="text-align: center;">Haven House: 24 Hour Hotline: 716-884-6000</p> <p>Haven House provides emergency shelter, a crisis hotline, supportive counseling, advocacy, and support groups for victims of domestic violence in Buffalo and Erie County, NY. Haven House also operates a weekly legal clinic and an economic empowerment program for victims of domestic violence.</p>
<p>Catholic Charities 3370 Delaware Ave. Kenmore, NY 14217 716-877-8822</p> <p>www.ccwny.org</p>	<p style="text-align: center;">Counseling and Advocacy Program 716-877-8822</p> <p>(multiple locations and offices- call main number to get information about closest program to you)</p> <p>Catholic Charities New Hope Partners Victim Services Program offers counseling and advocacy for victims of domestic violence and their children. We provide an opportunity for empowerment and self-determination for all victims of domestic violence, without regard to race, religion, sex, age, sexual preference, national origin or ability to pay.</p>
	<p style="text-align: center;">Domestic Violence Victims Support Group Kenmore: 716-877-8822, Lackawanna: 716-822-6877</p> <p>Catholic Charities New Hope Partners provides weekly support groups for survivors of domestic violence. These groups give survivors the opportunity to meet with other women for support and encouragement. Groups meet weekly in the Kenmore-Tonawanda and Lackawanna areas. Please contact us for more information.</p>
	<p style="text-align: center;">Journey Forward Resiliency Enhancement Program 716-877-8822</p> <p>The Journey Forward Resiliency Enhancement Program is a group for mothers and their children who have experienced domestic violence. This program helps the child and mother gain a better understanding of how violence has affected them personally.</p> <p>The uniqueness of the Resiliency program is that mothers and children come together for healing from the trauma of domestic violence, participate in creative arts, and learn the skills necessary to interrupt the intergenerational cycle of abuse.</p>
<p>Crisis Services</p> <p>2969 Main St. Buffalo, NY 14214 716-834-3131</p> <p>www.crisisservices.org</p>	<p style="text-align: center;">Advocate Program: 24 Hour Hotline: 716-834-3131</p> <p>Hospital & court advocacy, case management, Individual & phone counseling, information & referrals for victims/survivors of rape/sexual assault, elder abuse or domestic/family violence.</p>
	<p style="text-align: center;">Crisis Phone Counseling: 24 Hour Hotline: 716-834-3131</p> <p style="text-align: center;">Crisis phone counseling for children, youths & adults</p>
<p>District Attorney's Office 50 Delaware Avenue, 4th Floor, Buffalo NY 14202 716-858-4630</p> <p>www.erie.gov</p>	<p style="text-align: center;">Be Safe Program 716-858-4630</p> <p>Social workers provide court advocacy, counseling services, safety planning, etc.</p>

<p>Family Justice Center (FJC) 237 Main Street, 14th Floor, Buffalo NY 14203 716-558-SAFE (7233)</p> <p>www.fjcsafe.org</p>	<p>FJC 716-558-SAFE (7233)</p> <p>One-stop shopping for survivors of domestic violence. Provides access to various services for victims of domestic violence including advocacy, civil legal assistance, safety planning, counseling, shelter referrals, medical examinations, and access to criminal and civil courts.</p> <p>Professionals work together across to support victims and their needs across a continuum of care.</p>
<p>Hispanics United of Buffalo (HUB) 254 Virginia Street, Buffalo NY 14201 716-856-7110</p> <p>www.hispunited.org</p>	<p>24 Hour Hotline: 716-856-7110</p> <p>Comprehensive domestic violence program including prevention, intervention, counseling, court assistance, dating violence, etc.</p>
<p>Neighborhood Legal Services 237 Main Street, 4th Floor Buffalo, NY 14203 716-847-0650</p> <p>www.nls.org</p>	<p>Domestic Violence Project: 716-847-0650</p> <p>Free legal aid to low income that need assistance in family court with a domestic violence case. Attorneys are on-call at family court for those in need. Call for more info.</p>
<p>Erie County Sheriff's Department 10 Delaware Avenue, Buffalo, NY 14202 716-662-6150</p> <p>www.erie.gov/sheriff/dom_violence_division.asp</p>	<p>Domestic Violence Unit Hotline: (716) 667-5259</p> <p>The Erie County Sheriff's Office (ECSO) provides victims of domestic violence access to services and courts through early intervention to provide safety and support. DV advocates understand the criminal justice, social services and Family court systems. Advocates assist clients to navigate the legal system and refer to needed services.</p>

EDUCATION, JOBS & CAREER

<p>Buffalo and Erie County Workforce Development Consortium, Inc. 275 Oak Street, Suite 200 Buffalo, NY 14203 716-819-9845</p> <p>www.wdcinc.org</p>	<p>Employment and Training 716-856-5627</p> <p>Provides career planning, career counseling, assessment, employment workshops, resume preparation, job search assistance, job club, occupational skills training (classroom and on the job), high school equivalency (GED) preparation, basic skills upgrade, English as a second language (ESL), dislocated worker program. Trainees are eligible for daycare and voter supportive services if needed.</p>
<p>Buffalo Public Schools Adult Learning Center 389 Virginia St. Buffalo, NY 14201 716-888-7088</p> <p>www.upskill.org</p>	<p>GED Classes 716-888-7088 ext. 114</p> <p>Free preparation classes for the high school equivalency exams for persons 17 and older. (must have working papers if 17). Certified teacher is available to assist in improving reading comprehension, math, writing skills, science, essay writing, social studies and/or understanding literature/arts.</p>

<p>Buffalo West Even Start 150 Maryland St. Buffalo, NY 14201 716-845-0485</p>	<p>Family Literacy Program 716-852-8373 Ext. 19</p> <p>Visits homes to work with families based on their literacy needs and interests. People work on education by enrolling in class or receiving help at their home. There are workshops that involve sharing with others in the community and special family time. Year round program</p>
<p>Buffalo Urban League Buffalo Employment and Training Center 15 East Genesee St. Buffalo, NY 14203 716-856-5627</p> <p>www.buffalourbanleague.org</p>	<p>Buffalo Employment Training Center: (BETC) 716-856-5627</p> <p>Employment development, career & interview counseling, to persons 18 and older. Spanish translation available</p>
	<p>Built On Pride 716-855-1338</p> <p>Provides career exploration, GED prep., counseling, and support services, pre-apprentice training, building trades for apprenticeship, job placement and retention services. Spanish translation is available</p>
<p>Catholic Charities</p> <p>525 Washington Buffalo, NY 14203 716-856-4494 716-856-2005</p> <p>www.ccwny.org</p>	<p>ACHIEVE Program 716-893-3500</p> <p>Provides high school drop outs between the ages of 16-21 with combined GED instruction, paid work experience, job readiness preparation, cultural sensitivity training, conflict resolution and basic computer training. Must meet income eligibility or have a disability</p>
<p>Community Action Organization of Erie County, Inc.</p> <p>70 Harvard Ave. Buffalo, NY 14209 716-881-5150</p> <p>www.caoec.org</p>	<p>Fruitbelt Neighborhood Service Center 716-886-2616</p> <p>Lackawanna Neighborhood Services Center: 716-825-2147</p> <p>Southern Erie County Neighborhood Service Center: 716-549-6382</p> <p>West Side CAO Center 716-856-8906</p> <p>Case management, adult life skill classes, GED prep, tutorial & vocational assistance, job placement, tax assistance, housing assistance, emergency food & general referrals for low income individuals & families</p>
<p>Erie 2 Chatauqua-Cattaraugus BOCES 8685 Erie Road Angola, NY 14006 716-549-4454</p> <p>www.e2ccb.org</p>	<p>Adult & Community Education Division 716-549-4454</p> <p>Offers pre-GED and GED classes for individuals who have officially withdrawn from high school</p>
	<p>Giving Rural Adults A Study Program (GRASP) 716-763-5501</p> <p>Provides GED classes (12 months a year) on Tuesdays and Thursdays from 6-9pm at various location. Call for details. Also offers External Degree program to allow individuals to obtain official high school Diploma (NOT GED)</p>

<p>Everywoman Opportunity Center</p> <p>237 Main St. Suite 330 Buffalo, NY 14203 716-847-1120</p> <p>www.everywoman.org</p>	<p>Challenge Program: 716-847-1120</p> <p>Woman who are single parent or displaced homemakers; opportunity to assess, challenge & re-evaluate current values, beliefs & self-image, & eliminate those that prevent movement to a more fulfilling career & personal life. Centered on physical challenges to evoke emotional response & target barriers to self confidence</p>
	<p>Displaced Homemaker Program: 716-282-8472</p> <p>Employment related services to displaced homemakers who have lost main source of income due to divorce, separation, or widowhood or who are low income w/children & receive DSS benefits. Women whose spouses are disabled or unemployed are eligible as well.</p>
	<p>Employment Preparation/Retention Services 716-847-1120</p> <p>Provides comprehensive Employment Preparation and Retention Services preparing women for entry into a suitable career through interactive, hands on workshops, individual assessment and counseling, resume assistance, interview preparation sessions, field trips, films, speakers and referrals.</p>
	<p>Employee Skills Enhancement 716-847-1120</p> <p>Provides services designed to enhance employees' personal skills and also to address problems that may arise in the work place. Areas covered are Employers Expectations, Customer Service, Communication Skills and Sexual Harassment.</p>
	<p>Women's Resource Center: 716-282-8472</p> <p>Employment related services for women who do not meet funding qualifications for other programs & are seeking employment or changing/upgrading their current employment.</p>
<p>Horizon Health Services</p> <p>3020 Bailey Ave. Buffalo, NY 14215 716-831-1800</p> <p>www.horizon-health.com</p>	<p>Career Opportunity Center: 716-831-3297</p> <p>Bailey-LaSalle Center: 716-833-3247</p> <p>Hertel-Elmwood Center: 716-831-1977</p> <p>Batavia Center: 585-815-0247</p> <p>Comprehensive vocational assessment, career prep.(resume, cover letter, interviewing, stress management), job development & placement, job coaching services available to those who need on-site support in order to work.</p>

<p>Goodwill Industries of Western New York</p> <p>1119 William St. Buffalo, NY 14206 716-854-3494</p> <p>www.goodwillwny.org</p>	<p>Career Awareness: 716-854-3494</p> <p>Identifies skills, abilities & possible vocational outcomes. Encourages vocational decisions using knowledge gained from review of normal & criterion referenced testing & work site evaluation. Assessed areas: academic achievement aptitudes, learning style, physical capacities, vocational interest & work habits.</p>
	<p>Community Based Vocational Training Program 716-887-9423</p> <p>Program provides those individuals with a sixth grade reading level or above with a community based occupational training in eight nursing home occupations.</p>
	<p>Counseling/Employment Services: 716-854-3494</p> <p>Provides counseling services and employment services. Matches skills and aptitudes within the field of vocational interest</p>
	<p>Facility Based Transitional Training 716-854-3494</p> <p>Provides “work hardening”. It is for individuals whose evaluation suggests potential for competitive job placement with training; individuals must exhibit deficiency in one or more of the following areas: Social skills, work habits, work experience, lack of definite career path requiring guided job-seeking assistance.</p>
	<p>GED classes 716-854-3494</p> <p>Provides GED preparation and testing</p>
<p>Jewish Family Service of Buffalo & Erie County 70 Barker St. Buffalo, NY 14209 716-883-1914</p> <p>www.jfsbuffalo.org</p>	<p>Career Services: 716-883-1914</p> <p>Provides career counseling and testing, resume assistance and interview techniques for people 16-60 in need of service.</p>
<p>Job Corp 77 Goodell Street, 2nd floor Buffalo, NY 14203 716-852-0092</p> <p>http://jobcorp.doleta.gov</p>	<p>Employment and Training 716-852-0092</p> <p>Provides residential training program academic and vocational training offered to individuals 16 to 24 years old. GED preparation, free medical and dental services, monthly stipend, maximum savings after two years \$3,000. Placement service available for graduates.</p>
<p>Literacy Volunteers of Buffalo and Erie County 1313 Main St. Buffalo, NY 14209 716-876-8991</p> <p>www.literacybuffalo.org</p>	<p>Volunteer services that provide literacy teaching/coaching</p>

<p>L.K. Painter Community Center</p> <p>2355 Main St. Collins, NY 14034 716-532-6040</p> <p>www.communityalliance.org</p>	<p>Vocational Services: 716-532-2006</p> <p>Provides vocational assistance, career guidance, job counseling & more for adult rural residents; includes computer training for personal enrichment</p> <hr/> <p>Well Educated People 716-532-2006</p> <p>Funded by NYS Education Department, W.E.P provides education and assistance to students wishing to obtain their high school equivalency diploma (GED). Classes offered in the afternoons and evenings and all materials and texts are provided free of charge. GED test is offered throughout the year at several locations. Students work at their own pace until they are ready to be tested</p>
<p>New Hope Education Center 175 Jefferson Avenue Buffalo, NY 14210 716-855-0654</p> <p>www.harvesthouse.ws/content/pages/new-hope-education-center</p>	<p>School that caters to students over 21. Different educational providers offer classes. Examples of offerings include GED preparation classes, LPN classes, medical offices occupation, pre-college courses in writing and math. Also short term courses such as safe driving, grandparents raising grandchildren, and census taker training.</p>
<p>State University of New York at Buffalo EOC Program 465 Washington Street Buffalo, NY 716-849-6727 x500</p> <p>www.eoc.buffalo.edu</p>	<p>Educational Opportunity Center 716-849-6727 ext. 500</p> <p>Provides services to individuals 18 or older who are educationally and economically disadvantaged. Includes academic/vocational preparation (adult basic education), English as a Second language, GED examination preparation, occupational degree preparation (college preparation, dental assisting, business and computer technology, business Office Assistant, administrative Assistant, Medical Office Assistant, General office preparation, Customer Service Training, Nurse Assisting</p>
<p>Valley Community Association 93 Leddy Street Buffalo, NY 14210 716-823-4707</p> <p>www.Thevalleycenter.com</p>	<p>Family Support Services 716-823-4707</p> <p>Provides access to basic needs of food and clothing, resume preparation, job networking utilizing job postings, internet job search, information and referrals and counseling.</p>

FINANCIAL EDUCATION and ASSISTANCE

<p>Child & Family Services Haven House Economic Empowerment Program P.O.Box 451 Ellicott Station Buffalo, NY 14205 716-884-6000</p> <p>www.cfsbny.com</p>	<p>Haven House Economic Empowerment Program: 24 Hour Hotline: 716-884-6000</p> <p>Economic education through groups and one to one financial coaching for victims of domestic violence.</p>
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<p>Child & Family Services Ways to Work Program 844 Delaware Ave. Buffalo, NY 14209 716-842-2750</p> <p>www.cfsbny.com</p>	<p>Ways to Work Family Loans 716- 335-7400</p> <p>Loans to qualified applicants who are unable to secure more traditional loans. Amounts are between \$500-\$6,000. Loans use is for the following: purchase of a vehicle or make needed repairs; make your security deposit, rent, or mortgage payment or for housing repairs; pay for child care; business equipment; purchase needed equipment such as computers or tools for employment or school, necessary appliances for the home; Call for information on who qualifies; must be an Erie County resident and involved parent of dependent child.</p>
<p>Belmont Housing Resources for WNY 1195 Main St. Buffalo, NY 14209 716-884-7791</p> <p>www.belmonthousingwny.org</p>	<p>Economic Self Sufficiency</p> <p>Provides low to moderate income persons with counseling, case management, education, referral, resource linkage, housing & life skills. Financial education includes info. on basic banking, personal finance, asset building, credit, consumer protection & investment.</p>
<p>Consumer Credit Counseling 40 Gardenville Parkway, Suite 300 West Seneca, NY 14224 716-712-2064</p> <p>www.cccsbuffalo.org</p>	<p>Consumer Credit Counseling 716-712-2064</p> <p>Offers counseling, education, referral, housing, credit counseling & financial literacy services. Financial education includes info. on basic banking, personal finance, asset building, credit, consumer protection & investment. Workshops include 5 C's of Credit, Money in Motion, Loans, Loans, Loans, Credit & Divorce, College Credit for Life, Auto Tips.</p>
<p>Cornell Cooperative Extension-Erie County 21 South Grove St. East Aurora, NY 14052 716-652-5400 ext. 134</p> <p>www.cce.cornell.edu/Nutrition/Pages/FinancialManagement.aspx</p>	<p>Provides education, life skills for residents of Erie County. Financial education includes info. on basic banking, personal finance, asset building, credit, consumer protection & investment. Workshops include Making Ends Meet, Credit Use/Debt Management, first Time Home Buyers and ID Theft</p>
<p>Creating Assets Savings & Hope 742 Delaware Ave. Buffalo, NY 14216 716-887-2606</p> <p>www.cashbuffalo.org</p>	<p>CASH 716-887-2606</p> <p>Provides referrals, coordination, financial education & tax assistance for low to moderate income families. Financial education includes info. about budgeting and personal finance.</p>
<p>Erie County Department of Social Services 158 Pearl St. Buffalo, NY 14202 716-858-8000</p> <p>www.erie.gov/depts/socialservices/</p>	<p>Self-sufficiency Welfare Diversion Program 716-858-8793</p> <p>Provides clients of and applicants for financial assistance with a variety of services that may prevent them from exhausting their time limited cash benefits. Provides referrals to community service agencies; budget counseling; expedited day care referrals; emergency payments including care repair, uniforms, tools necessary for work, and licenses; help with transportation related problems; and other individualized requests based on case by case evaluation of need.</p>
<p>First Niagara Bank 6950 S. Transit road Lockport, NY 14095 716-833-2902</p>	<p>Workshops: First Time Home Ownership & Financial Literacy 716-833-2902</p> <p>Provides basics such as banking, personal finance, asset building, credit and mortgage.</p>

<p>Housing Opportunities Made Equal (HOME) 700 Main St. 3rd Floor Buffalo, NY 14202 716-854-1400</p> <p>http://homeny.org</p>	<p>Workshops: Section 8 Group Training and Basic Household Budgeting</p> <p>General program does advocacy, counseling, case management, education, referral, resource linkage, specialized trainings, technical assistance and research for low to moderate income</p>
<p>HSBC One HSBC 24th floor Buffalo, NY 14203 716-841-1603</p>	<p>Workshops: Your Money Counts Banking, Homeownership and Your Money Counts Credit History</p> <p>Financial education includes info. on basic banking, personal finance, asset building, credit, consumer protection, investment and starting your own business.</p>
<p>Jericho Road Ministries 184 Barton St. Buffalo, NY 14213 716-348-3000 ext. 403</p> <p>http://jrm-buffalo.org</p>	<p>Financially Fit 716-348-3000 ext. 403</p> <p>Financial education includes information on basic banking, personal finance, asset building, credit, consumer protection & investment.</p>
<p>Key Bank 3134 Bailey Ave. Buffalo, NY 14215 716-831-9049</p>	<p>Financial education includes information on basic banking, personal finance, asset building, credit, consumer protection.</p>
<p>M&T Bank 327 Niagara St. Buffalo, NY 14201 716-842-4691</p>	<p>Workshops: Homebuyer Education; Savings, Investment and Insurance; Small Business Workshop</p> <p>Financial education includes information on basic banking, personal finance, asset building, credit. Also available, counseling, and access to financial products</p>
<p>Primerica Financial Services 331 Alberta Drive Suite 208 Amherst, NY 14226 716-834-8600</p>	<p>Provides financial education for middle income families earning between \$35,000 and \$90,000. Financial education includes info. on basic banking, personal finance, asset building, credit, consumer protection, investment & starting your own business.</p>
<p>Town of Hamburg Community Development 6100 South Park Ave. Hamburg, NY 14075 716-648-6216</p>	<p>Workshops: Budget; Credit; Housing; and Fair Housing Counseling</p> <p>Financial education includes info. on basic banking, personal finance, asset building, credit, consumer protection. Also advocacy, counseling, public benefits and housing for low to moderate income persons.</p>
<p>Wells Fargo 150 Essjay Road Suite 201 Williamsville, NY 14221 716-204-1521</p>	<p>Workshop: First Time Homebuyer</p> <p>Financial education includes information on basic banking, personal finance, asset building, credit, consumer protection, home buying & refinancing.</p>

FOOD

<p>Angel Food Ministries</p> <p>www.angelfoodministries.com</p>	<p>Provides grocery store quality food at a reduced cost nationwide. Typical one unit costs \$30 and will feed a family of four for a week or senior for a month. Retail is on average \$60 for same items. Different options available. There are no qualifications, minimums, income restrictions, or applications. Everyone is encouraged to participate. Accepts food stamps. Food order through local site or on-line and pick up at local site.</p>
<p>Food Bank of WNY</p> <p>91 Holt Street Buffalo, NY 14207 716-852-1305</p> <p>www.foodbankwny.org</p>	<p>Provides referrals/linkage to local food pantries and soup kitchens individuals or families are eligible for based on their specific needs and location. This would include emergency and supplemental food.</p>

HEALTH and DENTAL CARE

Providers	Programs & Descriptions
<p>Symbol designates which program they can assist with:</p> <p>1-Child Health Plus 2-Family Health Plus 3-Facilitated Enrollment 4-Medicaid 5-Medicaid Managed 6-Healthy NY 7-Health Insurance</p>	
<p>Erie County Department of Health:1,2,3,4,5 95 Franklin Street Buffalo, NY 14203 716-858-7690 www.erie.gov/health/hnp.htm</p> <p>Fidelis Care NY:1,2,3,5 40 John Glenn Drive, Suite 200 Amherst, NY 14228 716-564-3630 www.fideliscare.org</p> <p>Independent Health:5,6,7 511 Farber Lakes Drive Buffalo, NY 14221 716-631-5392 www.independenthealth.com</p> <p>New York State Department of Health:1,2 584 Delaware Avenue Buffalo, NY 14202 716-847-4500 www.health.state.ny.us/nysdoh/shplus/index.htm</p> <p>Univera Community Health:1,2,3,5 and Univera Health Care:6,7 205 Park Club Lane Buffalo, NY 14221 716-847-1480 716-847-0881 www.univerahealthcare.org</p>	<p>1-Child Health Plus Low-cost health insurance program for children aged 0-19 who are not Medicaid eligible. In some cases it may be free</p>
	<p>2-Family Health Plus Low cost health insurance program for adults up to age 64 who are not Medicaid eligible and do not have Medicare. In some cases, free.</p>
	<p>3-Facilitated Enrollment Program Provides application and enrollment assistance for people who are applying for Family Health Plus or Child Health Plus</p>
	<p>4-Medicaid Provides health insurance coverage to low income individuals and families, many of whom are employed. Eligibility is income based. Can pay for medical transportation for eligible recipients who have no other means of transportation.</p>
	<p>5-Medicaid Managed Care For adults and seniors who are not entitled to Medicare. Medicaid eligible people can enroll into Health Choice plan. Individuals will have a closer relationship with their primary care doctor, who is encouraged to see patients regularly for preventive care. Open to income eligible people ages 0-64 Includes programs such as Plus Med and MediSource</p>
	<p>6-Healthy NY Individual and Small Group Reduced cost health insurance for uninsured individuals, small group employers (less than 50 employees), and self-employed individuals</p>
	<p>7-Health Insurance Variety of health insurance programs offered to individuals, family and group</p>

<p>Community Health Center of Buffalo 462 Grider Street, Drive #1 Buffalo NY 14215 716-986-9199</p> <p>www.chcb.net</p>	<p>Health Center</p> <p>All insurance types accepted. No one refused due to inability to pay. Sliding reduced C scale, there is also a \$10.00 deposit for self pay patients. Offers complete primary medical and dental care for entire family. Services include pre health maintenance, rapid HIV test (15 min), complete lab services, on-site pharmacy, GYN services, social work services, short-term counseling, pediatrics, full dental care and rapid lead testing for children; personalized education for chronic illnesses; smoking cessation</p>
<p>Erie County Medical Center ECMC 462 Grider Street Buffalo, New York 14215 716-898-3000</p> <p>www.ecmc.edu</p>	<p>Clinics, Emergency Care& Hospitalization 716-898-3000</p> <p>All patients get equal care regardless of their ability to pay or source of payment. We address the health care needs of each patient that we can appropriately serve, without bias or pre-judgment</p>
<p>Erie Community College School of Dental Hygiene 6205 Main Street Williamsville, NY 14221 716-851-1336 716-851-1392</p> <p>www.ecc.edu/academics/programs/dentalhygiene/dentalclinic.aspx</p>	<p>Services Available 716-851-1336</p> <p>Individualized instruction in the care of gums and teeth, Scaling and polishing the teeth, Fluoride treatment, Sealants, Dental X-Rays films. Recommendations for professional dental care. Adults 18 years and older with at least six natural teeth and have not had teeth cleaned in past year. Calculus (tartar) build-up in the teeth preferred All services are free.</p>
<p>Good Neighbor's Health Care 175 Jefferson Avenue Buffalo, NY 14210 716-856-2400</p> <p>www.harvesthouse.ws</p>	<p>Health Care Clinic 716-856-2400</p> <p>Provides free health care services including: basic medical care, vision, chiropractor, mental, & mental health counseling to those without health insurance. Additionally legal advice and health insurance links provided on-site. Referrals for no cost/low cost specialists and other treatments made to partnering practitioners.</p>
<p>Lighthouse Clinic Through University at Buffalo Medical Department 1609 Genesee Street, Buffalo NY 14211</p> <p>Clinic has no telephone available. Clients should just show up on Wednesday for treatment.</p>	<p>Free Clinic for uninsured OPEN WEDNESDAY EVENINGS ONLY: 6-8pm</p> <p>Provides free health care for the uninsured in Buffalo. In partnership with University at Buffalo School of Medicine, medical students volunteer their time and work with physicians to provide care to the local community each Wednesday night. In addition to basic care, free STD testing is also offered. On some nights, dental, dermatology, or nutrition clinic services are available.</p>

<p>Planned Parenthood 2697 Main Street, Buffalo NY 14214 716-831-2200 (800) 230-7526 Toll Free</p> <p>www.ppwny.org</p>	<p>Clinic 716-831-2200</p> <p>Complete gynecological care, birth control information. Education for groups, natural family planning, pregnancy counseling; cancer screening, peer education, teen theater, responsible males group, Circle of Friends Group. Provide thousands of women, men and families with high quality confidential medical services, educational programs, and pro-family planning advocate opportunities</p>
<p>University at Buffalo School of Dental Medicine Squire Hall South Campus Buffalo, NY 14214 716-829-2821</p> <p>www.sdm.buffalo.edu</p>	<p>UB Dental Clinic Patient admissions:716-829-2732 Pediatric Dentistry: 716-829-2723</p> <p>Provides limited low cost or Medicaid covered dental procedures including general check-ups and cleaning, & filling cavities for both children and adults. \$54.00 application fee UNLESS Medicaid insured, then waived. All treatments will be written and costs explained prior to any procedure being done.</p>
<p>WIC Seton Building, 2121 Main Street, Suite 114 Buffalo NY 14214 716-446-1227</p> <p>Various other sites throughout Western NY</p> <p>www.fns.usda.gov/wic</p>	<p>WIC 716-446-1227</p> <p>Special food supplement program to prevent nutritional deficiencies for pregnant, breast-feeding & postpartum women, infants, & children up to age five. Various sites located throughout Erie County. Resident of New York State, at nutritional risk and meeting income guidelines.</p>

HOUSING – Emergency

<p>Child & Family Services Haven House P.O. Box 451, Ellicott Station Buffalo NY 14205 716- 884-6000</p> <p>http://www.childfamilybny.org/Programs/HavenHouse/</p>	<p style="text-align: center;">Haven House Emergency Shelter for Victims of Domestic Violence 24 hour Hotline: 716- 884-6000</p> <p>24/7 crisis hotline counseling for victims of domestic violence; shelter for abused women & their children; shelter for child abuse victims when accompanied by the non-offending female parent; individual/group counseling & advocacy for former shelter residents & non-shelter victims of domestic violence; outreach/advocacy for most courts; community education; & transitional housing. Weekly Legal Clinic provides an initial legal consultation (free) for appropriate clients.</p>
<p>Crisis Services After Hours Homeless Program 2969 Main Street, Buffalo NY 14214 716- 834-3131</p> <p>www.crisisservices.org</p>	<p style="text-align: center;">After Hours Homeless Program 716- 834-3131</p> <p>Crisis Services serves as the afterhours for the Dept. of Social Services. When there is an emergency housing concern we will assess the caller’s situation to determine if they will be eligible for placement. Also assist in arranging shelter placements in addition to hotel placements. During the hours that Social Services is closed, Monday-Friday, 4:00pm-8:00am; 24 hours on holidays and weekends</p>

<p>City Mission 100 East Tupper Street, Buffalo NY 14203 716- 854-8181</p> <p>www.buffalocitymission.org</p>	<p>City Mission Emergency Shelter – Men Only 716- 854-8181</p> <p>Counseling, emergency shelter for men. Discipleship program to develop the spiritual growth needed to encourage the men to deal with their issues. May stay in shelter for up to 45 days at no charge.</p>
<p>Cornerstone Manor 150 East North Street, Buffalo NY 14203 716- 854-8181</p> <p>www.buffalocitymission.org</p>	<p>Cornerstone Manor- Woman and Children Only 716- 854-8181</p> <p>Safe haven for homeless women and children, relief for individuals in domestic violence situations. Have security 24 hours/day. Stays are generally 30 days with an extension if needed. Arrangements are made for residents to move to transitional living situations in an effort to attain self-sufficiency.</p>
<p>Little Portion Friary 1305 Main Street, Buffalo NY 14209 716- 882-5705</p> <p>www.littleportionfriary.org</p>	<p>Emergency Shelter 716- 882-5705</p> <p>Open to anyone 18 years old & older, without funds, able to leave during the day. Temporary shelter, breakfast & supper served to residents. To be admitted, person must have no severe mental or physical handicap, must follow house guidelines, no alcohol or drugs 24 hours prior & be able to be out of the house during the day. Provide direction to which agencies could help individuals with specific needs. Also refer guests to counseling if necessary.</p>
<p>Salvation Army Buffalo Emergency Shelter 960 Main Street, Buffalo NY 14202 716- 884-4798</p> <p>www.buffalosalvationarmy.org</p>	<p>Emergency Shelter 716- 884-4798</p> <p>Provide short-term emergency shelter for families (single men or women with children or couples with children) & single women who find themselves homeless & in crisis. Can call 24 hours/day & will be responded to. Provide assistance in finding permanent housing. Provide advocacy & referrals for residents. Also provide short-term crisis counseling.</p>

HOUSING-Rental

<p>Belmont Housing Resources for WNY 1195 Main St. Buffalo, NY 14209 716-884-7791</p> <p>www.belmonthousingwny.org</p>	<p>Affordable Housing 716-884-7791</p> <p>This has a variety of different program options. Provides section 8 applications & eligibility assessment, a list of openings for specialized rental complexes (Mod Rehab), financial education, home buyers information and more.</p>
<p>Buffalo Municipal Housing Authority (BMHA) 245 Elmwood Avenue, Buffalo NY 14222 716-855-6774</p> <p>www.ci.buffalo.ny.us/Home/CityServices</p>	<p>PUBLIC HOUSING: 716-855-6774</p> <p>27 developments throughout city. Eligible applicants are placed on a site based waiting list at the time of application. When their position on the waiting list is reached, they are offered units in their chosen development. Eligibility: requires meeting the low income limits for the number of persons in their family. Placement factors: date of application, priority & preferences, broad range of income. Waiting lists may close if applications exceed supply.</p>

<p>Buffalo Municipal Housing Authority (BMHA) 245 Elmwood Avenue, Buffalo NY 14222 716-855-6774</p> <p>www.ci.buffalo.ny.us/Home/CityServices</p>	<p>SECTION 8: 716- 855-6779</p> <p>Vouchers are available to qualified applicants for use in obtaining Section 8 qualified apartments throughout the area. Eligibility varies-based on individual waiting lists. Vouchers subsidize rental & utility charges based on income. Lease & landlord compliance</p>
<p>Housing Opportunities Made Equal (HOME) 700 Main St. 3rd Floor Buffalo, NY 14202 716-854-1400</p> <p>www.homeny.org</p>	<p>General program does advocacy, counseling, case management, education, referral, resource linkage, specialized trainings, technical assistance and research for low to moderate income individuals and families</p>
<p>Rental Assistance Corporation of Buffalo 470 Franklin Street, Buffalo NY 14202 716- 882-0063</p> <p>www.racbny.org</p>	<p>Administers the Section 8 Existing Housing programs, the Housing Voucher and Moderate Rehabilitation Programs. Seek to provide rental assistance on behalf of low-income families and elderly, or handicapped, or disabled individuals who could not otherwise afford decent, safe and sanitary housing.</p>

HOUSING-Ownership

<p>Belmont Housing Resources for WNY 1195 Main St. Buffalo, NY 14209 716-884-7791</p> <p>www.belmonthousingwny.org</p>	<p>Individual Development Account (IDA) Program 716-884-7791 Ext.100</p> <p>An Individual Development Account, or IDA, is a special savings account for people who would like to save money towards purchasing a home. If you save in an IDA, your money will be matched with \$4.00 for every \$1.00 saved. In addition to earning match dollars, you will learn about budgeting, credit, saving, banking and more when you open an IDA. Participants in the IDA program are required to attend financial education classes. Account holders may also receive one-on-one counseling, homebuyer education and other training with their IDAs</p>
<p>Buffalo Urban League 15 East Genesee Street, Buffalo NY 14203 716-250-2412</p> <p>www.buffalourbanleague.org</p>	<p>Foreclosure Prevention Program 716-250-2412</p> <p>Help in providing services for Home Ownership, First time ownership, Tenants, and also services for the homeless or at risk of being homeless. This program is a source of information about predatory, lending, mortgage foreclosure prevention counseling, handling debt, and credit repair. Other services provided are budget/credit counseling, home buyer classes, business development referrals, landlord tenant intervention, and also the help of a self-sufficiency calculator. Rental assistant services are also available. Low to moderate income individuals who reside in the urban core of the Buffalo/Niagara Region.</p>
<p>Habitat for Humanity 995 Kensington Avenue, Buffalo NY 14215 (716) 204-0740</p> <p>www.habitatbuffalo.org</p>	<p>Provides an opportunity for individuals or families to achieve home ownership through “sweat equity”. This basically involves putting in hours working on rehabbing or constructing homes which count towards eligibility of being able to purchase own home. Application process, interview, income eligibility. Zero percent interest mortgage.</p>

<p>Housing and Urban Development HUD 465 Main Street, Lafayette Court, 2nd Floor, Buffalo NY 14203 (716) 551-5755</p> <p>www.hud.gov</p>	<p>FHA mortgage insurance for purchase, construction and or rehabilitation of small (1-4) family homes and apartment buildings, through lenders. Federal financial assistance subsidies for apartments administered, operated and or owned by (a) public housing authorities, (b) public housing agencies, (c) private owners. Grants to local governments for community; economic development ; and for locally administered affordable housing programs. Administration and enforcement of federal fair housing laws.</p>
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LEGAL AID

<p>Child & Family Services Haven House Legal Clinic P.O. Box 451, Ellicott Station Buffalo NY 14205 716- 884-6000</p> <p>www.cfsbny.org/programs/havenhouse/legal.aspx</p>	<p style="text-align: center;">Haven House Legal Clinic Hotline at (716) 884-6000</p> <p> Oftentimes a victim of domestic violence needs legal advice and counsel, to obtain critical information about their legal rights on issues such as custody and divorce. The Haven House Legal Clinic is available to help. The Haven House Legal Clinic offers a one-time consultation with a volunteer attorney, and referrals for ongoing assistance.</p> <p>The Haven House Legal Clinic is a program operated by the Erie County Bar Association Volunteer Lawyers Project, Inc., in cooperation with the SUNY at Buffalo School of Law.</p>
<p>Friends of the Night People 394 Hudson Street Buffalo, NY 14201 716-884-5375</p> <p>www.friendsofnightpeople.org</p>	<p style="text-align: center;">Legal Assistance 716-884-5375</p> <p style="text-align: center;">Program provides free legal assistance</p>
<p>Legal Aide Bureau of Buffalo Inc. 237 Main Street, Room 1602 Buffalo, NY 14203 716-853-9555</p> <p>www.legalaidbuffalo.com</p>	<p style="text-align: center;">Legal Assistance 716-853-9555</p> <p>Provides legal representation and advice on housing (City of Buffalo residents only), family matters, consumer issues, unemployment matters, bankruptcies, and juveniles in family court for all of Erie County. Also provides legal advice and representation to defendants on criminal matters in Buffalo City Court and individuals convicted of felonies in Erie County.</p>
<p>Neighborhood Legal Services Ellicott Square Building, room 495 295 Main Street Buffalo, NY 14203 716-847-0650</p> <p>www.nls.org</p>	<p style="text-align: center;">Community Education 716-847-0650</p> <p>Provides education about legal issues and legal rights of low-income individuals. Call for more information</p>
	<p style="text-align: center;">Domestic Violence Project: 716-847-0650</p> <p>Free legal aid to low income that need assistance in family court with a domestic violence case. Attorneys are on-call at family court for those in need. Call for more info.</p>

<p>Neighborhood Legal Services Ellicott Square Building, room 495 295 Main Street Buffalo, NY 14203 716-847-0650</p> <p>www.nls.org</p>	<p>Grandparent Hotline 716-847-0650</p> <p>Provides legal aide services to low income grandparents trying to gain custody of grandchildren. Call in at 9:00am and then an appointment will be scheduled if client meets the criteria, these are a limited number of phone calls taken each day, first come, first serve basis. Home visits may be arranged for clients with disabilities</p>
	<p>Housing and Legal Aid 716-847-0650</p> <p>Provides free legal assistance to those that are financially eligible or have a developmental disability. Assistance can be provided in following areas: housing problems including evictions and other private landlord tenant matters, housing conditions, public and subsidized housing and housing discrimination. Call in at 9:00am and then an appointment will be scheduled if client meets the criteria, these are a limited number of phone calls taken each day, first come, first serve basis. Home visits may be arranged for clients with disabilities</p>
	<p>Lawyer in the Morning Project 716-847-0650</p> <p>Provides attorneys at Buffalo City court to assist tenants facing eviction</p>
	<p>Publics Benefits Assistance 716-847-0650</p> <p>Provides free legal assistance to those that are financially eligible or have a developmental disability. Ares of assistance include: public benefits, public assistance, food stamps, Medicaid, social security disability insurance benefits, utility problems and supplemental security income benefits. Call in at 9:00am and then an appointment will be scheduled if client meets the criteria, these are a limited number of phone calls taken each day, first come, first serve basis. Home visits may be arranged for clients with disabilities</p>
<p>St. Brigid Parish Outreach 170 Fulton Street Buffalo, NY 14204 716-853-4456</p> <p>www.catholiccharities.org</p>	<p>Legal Aid 716-853-4456</p> <p>Provide free legal aid to members of the community in need.</p>
<p>Volunteer Lawyers Project 237 Main Street Buffalo, NY 14203 716-847-0662</p> <p>www.ecbavlp.com</p>	<p>Provide quality free civil legal services for low income people and smaller not for profit groups</p>

TRANSPORTATION

<p>Child & Family Services 844 Delaware Ave. Buffalo, NY 14209 716-842-2750</p> <p>www.cfsbny.com</p>	<p style="text-align: center;">Ways to Work 716- 335-7400</p> <p>Provides loans for vehicle purchase or repairs. Eligibility include Erie County resident and involved parent of dependent child among others.</p>
<p>Buffalo Car Share 14 Allen Street Buffalo, NY 14202 716-898-0850</p> <p>www.buffalocarshare.org</p>	<p style="text-align: center;">Car Share</p> <p>Must join as member; rate depends on plan, number of miles driven and length of time vehicle was in your possession. Must have a valid driver's license and be 18 years of age or older. FOR PEOPLE WHO NEED ONLY OCCASSIONAL USE OF A VEHICLE FOR TRANSPORTATION</p>
<p>NFTA-Metro 181 Ellicott Street Buffalo, New York 14203 716-855-7300</p> <p>www.nfta.com</p>	<p style="text-align: center;">Metro Public Transportation 716-855-7300</p> <p>Public transportation including buses and subway. Subway free above ground in downtown Buffalo. One-way, daily and monthly passes. Reduced fare for those eligible including children & seniors</p>

UTILITIES

<p>Erie County Department of Social Services 158 Pearl St. Buffalo, NY 14202 716-858-8000</p> <p>www.erie.gov/depts/socialservices/</p>	<p style="text-align: center;">Home Energy Assistance Program (HEAP) 716-858-7692</p> <p>Provides financial assistance for fuel/utility costs to low-income individuals or families who are food stamp or public assistance recipients.</p>
<p>National Fuel 6363 Main St. Williamsville, NY 14221 716-857-7000</p> <p>www.natfuel.com</p>	<p style="text-align: center;">Home Energy Assistance Program 800-453-3513</p> <p>Assistance with a portion of customer's gas bill to avoid termination; possible emergency assistance for shut off</p>
	<p style="text-align: center;">Low Income Residential Assistance 716-857-6863</p> <p>Customers with higher than average bills & cannot manage, must be HEAP eligible; Minimum usage applies</p>
	<p style="text-align: center;">Unemployed or Expecting Layoff Assistance 800-365-3234</p> <p style="text-align: center;">Call for program details</p>

BANKING OPTIONS

Bank Name	SAVINGS ACCOUNTS			CHECKING ACCOUNTS			
	Minimum Opening Balance	Interest Rate	Monthly Service Fee	Minimum Opening Balance	Monthly Service Fee	Check/ withdrawal fees	Other
Bank of America Regular savings & My Access Checking	\$25	0.10%	\$5 <i>unless have balance of \$300 OR transfer \$25.00 from checking</i>	\$25	None <i>if opened on-line or direct deposit (\$8.95 otherwise)</i>	8 free checks/ withdrawal \$0.35 ea. after that	<ul style="list-style-type: none"> • Monthly service fee accrued if you have an on-line account but go into the bank & do banking with a teller. • A regular checking account requires \$100 & has a \$14.00 monthly fee unless you hold a balance of \$1,500.00
Evans Bank Statement Savings/ Better Checking	\$1	0.10% <i>(credited quarterly)</i>	\$3 <i>unless have balance of \$300</i>	\$25	None	No limits	To get best benefits, must meet following MONTHLY: <ul style="list-style-type: none"> • 12 debit purchases • 1 direct deposit • enroll in electronic statements ✓ Tiered interest (3.0% if meet requirements; 0.10% if did not) ✓ ATM fee refunds if meet requirements
First Niagara On-line savings account	\$1 <i>(if linked to direct deposit otherwise, \$25)</i>	0.05%	\$2 <i>unless have a daily balance of \$200</i>	None	None	5 free checks/ withdrawal \$0.50 ea. after that	<ul style="list-style-type: none"> • eStatements required for on-line account • value bundle opens checking & savings; waives all fees; requires direct deposit
HSBC Basic Banking Account	\$1	0.05% <i>regular savings*</i> 0.90% <i>on-line savings</i>	None: <i>w/on-line account OR balance of \$200 for Regular savings**</i>	None	\$3	8 free checks/ withdrawal \$0.35 ea. after that	Choose: <ul style="list-style-type: none"> • “Choice Checking” if doing <u>direct deposit</u>; will waive ALL service fees including check/withdrawal. • Choose an <u>on-line savings</u> account for better interest & NO hidden fees
Keybank Key Saver Savings & Express Checking Account	\$50	0.04% <i>Savers Savings</i> 0.15% <i>Silver Money Market Savings***</i>	\$4 <i>unless have balance of \$300</i>	None	None	No limits	Other Options: Key Coverage Checking Account (\$10 fee to waive two overdrafts a months; discounted fee after) Key Checkless Access (for direct deposit, includes everything BUT paper check writing ability)
M&T Basic Banking Accounts	\$1	0.05%	\$3 <i>unless have balance of \$250 OR a checking account</i>	None	\$3	8 free checks/ withdrawal \$1.00 ea. after that	Choose “M&T Totally Free Checking” and there is no minimum balance; no monthly fee; no check/ withdrawal limits

BANKING OPTIONS KEY

*must maintain \$100 balance

**otherwise \$2.00; \$0.75 charge for each withdrawal after 3

***Must deposit \$25.00 monthly

1. ALL BANKS PROVIDE BILL PAY, ON-LINE ACCESS TO YOUR ACCOUNT BALANCE & HISTORY, AND A DEBIT CARD FOR ATM WITHDRAWALS & DEBIT PURCHASES***
2. Almost all banks charge an additional fee for ordering checks; some banks do include one free order of checks when opening the account; you will rarely need checks if doing bill pay. If you do use/need checks, on-line websites for check ordering can be much cheaper than from a bank.
3. Almost all banks are giving incentives to do on-line banking and to have paperless statements, look into what this might offer you.
4. Almost all of the banks charge a fee if you close the account in less than 6 months these fees run \$25.00 or higher
5. There are additional smaller banks and credit unions in the area that may be a good fit. These have fewer branches & ATMs than the large banks listed above. Credit unions often have membership requirements about living, working, going to school or attending a place of worship in a certain area to qualify. There is usually a small membership fee such as \$5 or \$10 to join. Many have great options in regards to different accounts or loans.

>:some banks charge a fee per DEBIT PURCHASE when you use your PIN and/or take cash back. Different accounts have different policies on this & you must read the account disclosures completely to see if yours does.

Programs and Services for Youth and Young Adults:

- Education, Job & Career Development
- Financial Education
- Health Care

Programs and Services for specifically for Special Needs Populations:

- Blind and Visually Impaired
- Developmental Disabilities
- Mental Health
- Native American, English as a Second Language, Refugees and other specific ethnic programs
- Medical Disorders

Programs and Services for the Aging Population:

(most qualify 62 and older, but some are 55 and over)

- Basic Needs Assistance
- Financial Education
- Housing