



February 7, 2014

Dear Financial Institution:

The Division of Banks, Office of the Comptroller of the Currency (OCC), and Federal Deposit Insurance Corporation (FDIC) will participate in the 2014 America Saves Week campaign from February 24 through March 1, 2014. America Saves Week is a national initiative that provides an opportunity for financial institutions, nonprofits and other organizations to encourage consumers to establish goals and save more of their money.

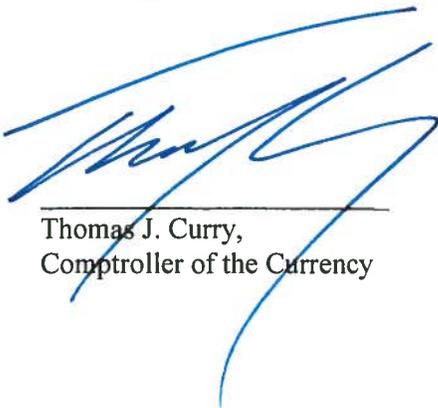
We encourage your institution to help further this mission by informing your customers about this program and providing helpful information about saving options. We hope you will join us by taking simple steps to raise awareness of America Saves Week.

Over 350,000 people have made a personal commitment to save \$22 Million by joining America Saves. In the past, many institutions and nonprofits have enrolled in the America Saves Week Campaign by launching a matched-savings program and/or providing financial literacy counseling. Others have spearheaded social media campaigns to provide savings advice within their community.

At a time when financial confidence is more important than ever, America Saves Week is a great opportunity to promote financial security and forward thinking. America Saves Week also promotes the spirit of the Community Reinvestment Act, specifically bank products and services relating to community development.

Please join our agencies as we celebrate America Saves Week in Massachusetts. For sample materials and more information about how to get started, visit the America Saves Campaign's banker resource guide at www.americasaves.org/organizations/get-involved; OCC's Financial Literacy Update for America Saves at www.occ.gov/flu; the FDIC's savings-related resources website at www.fdic.gov/deposit/deposits/savings.html; and/or the Massachusetts Division of Bank's America Saves link at www.mass.gov/dob.

Sincerely,



Thomas J. Curry,
Comptroller of the Currency



David J. Cotney, Commissioner
Massachusetts Division of Banks



Daniel E. Frye, Area Office Director
Federal Deposit Insurance Corporation