



THE COMMONWEALTH OF MASSACHUSETTS

**DIVISION OF BANKS**

1000 Washington Street, 10<sup>th</sup> Floor, Boston, Massachusetts 02118

**CHARLES D. BAKER**  
GOVERNOR

**KARYN E. POLITO**  
LIEUTENANT GOVERNOR

**JOHN C. CHAPMAN**  
UNDERSECRETARY

**DAVID J. COTNEY**  
COMMISSIONER OF BANKS

February 22, 2016

Dear Community Partners:

The Division of Banks is participating in the 2016 America Saves Campaign which runs from February 22<sup>nd</sup> through February 27<sup>th</sup>. America Saves Week is an opportunity for all organizations to encourage consumers and others to become savvier about saving more of their money.

I encourage your agency and partners to consider advancing the America Saves mission by informing consumers about ways to increase and protect their savings, as well as to reduce fees.

More than 1,000 non-profit, government and corporate groups that encourages individuals and families to save money and build personal wealth are involved in the national America Saves campaign. Many financial institutions across the country have offered promotional rates and saving programs to encourage customers to set aside funds for an emergency, to buy a home, for college or other personal goals. Reach out to those institutions and collaborate on this effort. This is a timely initiative to also promote local financial capability workshops, financial literacy classes and any other program that helps to link the Commonwealth's consumers with savings and budgeting options.

America Saves Week promotes the spirit of the Community Reinvestment Act, specifically services relating to community development. Please join the Division as we celebrate America Saves Week in Massachusetts. For sample materials and more information about how to get started, visit the Division's website at [www.mass.gov/dob](http://www.mass.gov/dob).

Sincerely,

A handwritten signature in black ink, appearing to read "D. Cotney", written over a faint circular stamp or watermark.

David J. Cotney  
Commissioner of Banks