FPP 2020
Regional Roundtable: Southwest Florida

“Bank On Fort Myers/Metro and Coastal Florida Financial Inclusion”
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Cities for Financial Empowerment Fund

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Florida Blue Foundation

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ELEVATING FINANCIAL CAPABILITY FOR ALL
The FPP 2020 Regional Roundtable Format

FPP 2020 Regional Roundtables
Convening in the FPP Zoom Room

“Together Around the (Virtual) Table”
Community Conversations

ELEVATING FINANCIAL CAPABILITY FOR ALL
FPP Southwest Florida Roundtable Agenda

1) Why?
2) Recent Advances
3) Technology’s Role
4) Income Inequality and Financial Capability
5) Reaching Florida’s Youth
6) A Call to Action
Community Conversation Starter #1

Why is this topic, a Bank On movement for metro and coastal Florida (and specifically Fort Myers), so important to explore?
The Federal Deposit Insurance Corporation’s Economic Inclusion Initiatives

Division of Depositor and Consumer Protection
This presentation represents the views of the speaker and not necessarily those of the FDIC or its Board of Directors.

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April Atkins, AICP
Community Affairs Specialist
North and Central Florida
Federal Deposit Insurance Corporation (FDIC)

- Founded in 1933
- Independent federal agency
- Major responsibilities:
  - Insuring deposits
  - Bank supervision
  - Consumer protection
  - Failed bank resolution
ECONOMIC INCLUSION

- Small Business
- Mortgage Credit
- Consumer Credit
- Insured Deposits
- Financial Education
How America Banks: Household Use of Banking & Financial Services

www.economicinclusion.gov
Interagency Lending Principles for Offering Responsible Small-Dollar Loans
Financial Education Resource Tools

www.fdic.gov/moneysmart

www.mymoney.gov
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What have financial institutions been doing in the last six+ months since the pandemic struck to increase access to banking for Floridians in the SWFL region?
What role can technology play in serving the banking needs of all Floridians?
What is being done, and what can be done, to address income inequality in the SWFL region?
Community Conversation Starter #5

What is being done, and what can be done, to elevate Financial Capability in all our communities in the SWFL region?
Knowledge is Power:
- Importance of Traditional Bank Relationships
- Bank Accounts, Checking and Savings
- Credit Building and Repair
- Avoiding PayDay Lenders
- Preparing for Capital Purchases
- Post-COVID Financial Challenges
- Managing Debt
- A Paperless Economy
What specific initiatives or actions have been developed to reach youth in Florida to support their developing traditional or innovative banking relationships?
Bank On convenings consistently generate meaningful conversation. What is the call to action for community leaders in the Fort Myers area?

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