

### **Board of Directors**

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**Lena Rodriguez** Community Renewal Team, Inc. (CRT)

#### **Dr. Marlo Greponne** Human Resources Agen

Human Resources Agency of New Britain, Inc. (HRA)

#### William Rybczyk

New Opportunities, Inc. (NOI)

**David Morgan** TEAM, Inc.

## Deborah Monahan

Thames Valley Council for Community Action, Inc. (TVCCA) Public Hearing Testimony before the Connecticut General Assembly's Banking Committee

Deb Polun, Executive Director Connecticut Association for Community Action, Inc. (CAFCA)

In Support of HB 5538: An Act Concerning the Providing of Paper Copies of Periodic Statements by Financial Institutions

February 10, 2023

Distinguished members of the Banking Committee:

Thank you for holding this public hearing today. The Connecticut Association for Community Action (CAFCA) is the state association that works with Connecticut's nine Community Action Agencies (CAAs), the state and federally designated anti-poverty agencies serving nearly 200,000 low- and moderate-income people in all 169 cities and towns across the state.

As the largest statewide safety net service provider, Connecticut's network of Community Action Agencies connects neighbors in need with resources that stabilize and improve lives and communities. These services and resources include, but are not limited to:

- Nutrition (inc. SNAP outreach, Meals on Wheels, and Congregate meals)
- Housing and shelter
- Asset development and financial literacy
- Energy and heating assistance
- Job training
- Early childhood care and education

Through a holistic, comprehensive, multigenerational approach, CAAs work with those in need to plan, achieve, and maintain a realistic path to short and long-term economic self-sufficiency and success.

I have attached a Profile of Services table to this testimony, which shows the services provided by Community Action Agencies in Connecticut.

# House Bill 5538

CAFCA supports this bill, which, very simply, would help people in our state who do not have access to online banking. I have also submitted testimony regarding HB 5537, which I hope you will consider in conjunction with this testimony.

Online banking has been beneficial for many people in Connecticut. Personally, I like the ability to go online and check my accounts, pay bills, transfer funds, etc.

However, this process is not equally available or accessible to all, and this becomes an equity issue for people who:

- C3 Do not feel comfortable using online banking;
- 3 Do not have reliable internet service;
- 3 Do not have printers; or,
- Are in foreclosure and may have lost access to their accounts as a result.

Requiring banks and credit unions to provide paper copies for a limited set of people would help those in need, without unduly burdening the staff at these institutions. And why do people typically need these statements? – to apply for programs to assist them with basic needs, such as food, energy, or housing.

In speaking with representatives from the Community Action Agencies, I have learned that some of the larger banks are charging for the service of printing out a bank statement. We request that the language of this bill clearly indicates that fees cannot be charged for this service.

Thank you all for your consideration of this important proposal, and for your service to our state. Please feel free to get in touch with any questions: <u>deb@cafca.org</u> or 860-832-9438.

\* Please see attachment

	ACCESS	ALLIANCE	CAANH	CAAWC	CRT	HRA	NOI	TEAM	TVCCA
Finanolal Literacy & Accet Development	RUCESS	ALCIANCE	Greenin	CRAIN C	GRI	nika	non	I E AM	TTOOR
			-						
Individual Development Accounts					x	x			x
Financial Counseling	x	x	x	x	X	x	x	x	X
Free Income Tax Preparation		x	x	x	X	x	x	X	x
Child Care & Youth Development									
CT Child Day Care & School Readiness		x		x	X	x	X	x	x
Head Start		x				x		x	x
Infant-Toddler/Early Head Start		x			X	x	x	x	x
Specialized Care & Education					x	x			x
Youth Dev- After School & Summer Programs		x	x		x	x			
Community-wide Services									
Clothing Drive		x		x	x	x			x
Food Drive		x		x	x	x	x		x
Toy Drive		x		x	x		x	x	
Criminal Justice	•								
Halfway Houses & Re-Entry					x		x		
Employment & Training	· _	·				·	·	·	
Adult Education		x		x		x	x		
One-Stop Employment									x
Youth and Young Adults	x	x	x		x	x	x		x
Vocational & Skills Training	x	x	x	x	x	x	x	x	
Energy Assistance & Weatherization	-			-	-		-	-	
Energy Assistance & Emergency Fuel	x	x	x	x	x	x	x	x	x
Matching Payment Programs	x	x	x	x	x	x	x	-	x
Home Energy Solutions/Weatherization	-	-	-	-	x	-	x		-
Health	-				-			· · · · ·	
Adult Incontinence Supplies	1	x		<u> </u>		I	x	x	x
Counseling: Individual and/or Family		x	x		x	x	^	· ·	
Diaper Bank		x	x	x			x	x	x
Health Care Access/Medical Transportation	+				x	x	x	x	
HIV/AIDS Prevention & Counseling	+	<b></b>				-			
Substance Abuse Prevention & Counseling					x	x		<u> </u>	
					x				
Housing & Shelter	-								
Affordable and/or Subsidized Housing	¥				x	x	x		X
Emergency Rental/Mortgage Payment	x	x	x	x	x	x	x	x	x
Emergency Sheiter	X				X		X		
Eviction Prevention & Mediation	x	x		x	x	x	x	x	x
Homelessness Prevention/Rapid Rehousing	x	x	x		X		X		x
Supportive Housing - Adults	x				x	x	x		x
Supportive Housing - Youth	x								x
Nutrition	-		-			-	-		
Children & Adult Care Food Program	x	x	x	x	x	x	x	x	x
Food Pantries	x		x	x	X	x	x		
Meals on Wheels/Congregate Meals					x	x	x	x	¥
Summer Food Program					x				
Women, Infants & Children (WIC)	x								x
Seniors									
RSVP & Senior Volunteer Programs				x	x		x	x	x
Senior Support Services	X		x		x	x	x	x	
Strengthening Families									
Family Development/Parenting Education		x	x		x	x	x	x	x

# Services Provided by Connecticut's Community Action Agencies