

## Lakes & Prairies Receives Promising Practice Award



Brenda Maaninga, Lakes & Prairies Tax Site Coordinator accepts award on behalf of volunteers and staff who worked together for the success of this effort.



Staff, volunteers, board members and program participants came forward to receive the award.

The "**Banking the Unbanked**" through our **VITA Tax Site** project received a Promising Practice award at the Minnesota Community Action Partnership Best Practice ceremony held on February 15th in St. Paul.

**The Practice:** Lakes & Prairies Community Action Partnership has incorporated pre-paid debit card services as a method to provide low cost banking services to the previously unbanked.

Households utilizing VITA Tax Site services were offered the opportunity to sign up for a pre-paid debit card to deposit their refund. **The Impact:** The pre-paid debit card provides the households the ability to build savings, avoid predatory lending practices and work toward financial security. The debit cards are FDIC insured, very low fees, and protect against the possibility of overdraft.