

## Online Banks:

**One United:** <https://www.oneunited.com>

### **WE ARE ONEUNITED BANK**

We are America's largest Black-owned bank. Together, we can close the racial wealth gap. We can galvanize our community to share critically needed information and make financial literacy a core value of the Black community. Join the movement. BankBlack®

**We are** the first Black internet bank and the largest [Black owned bank](#) in the country, with offices in Los Angeles, Boston and Miami.

**We are** a designated Community Development Financial Institution (CDFI) serving low to moderate income communities.

**We are** committed to increasing financial literacy within our communities through [workshops](#) and events – like #BankBlackMiami, our Smart Money Summer School Workshops, [the OneUnited Mural Project](#), and Money on My Mind symposium with the African American Film Critics Association (AAFCA) – and by offering affordable financial services to meet the needs of urban communities – like UNITY Savings, UNITY Visa secured credit card to rebuild credit and U2 Checking, our second chance checking account.

**Chime:** [www.chime.com](http://www.chime.com)

We're changing the way people feel about banking.

Chime's business was built on the principle of protecting our members and helping them get ahead. That means we don't profit off of you. We profit with you: every time you use your Chime debit card, we earn a small amount from Visa (paid by the merchant).

**Ally:** [www.ally.com](http://www.ally.com)

At Ally, we firmly believe it's our responsibility as corporate citizens to make a positive social impact on the world around us. This belief is embedded in the very fabric of our business and culture.

In 2017, we began rethinking our commitments to the communities where we live and work. We're moving beyond giving programs that primarily focus on volunteering and philanthropy to a more strategic approach that supports social and business results. We're focusing on environmental, social and governance (ESG) issues that differentiate us from our peers, provide a positive social impact and help our stakeholders understand what's important to us.

**Iowa Credit Union Foundation:** <https://www.iowacreditunionfoundation.org/>

Check out Iowa credit union resources in your community.

## Free Online Tax Preparation & Filing:

### TaxSlayer

Free Federal and Iowa Returns if:

- U.S. Citizens and/or Resident Aliens with an Adjusted Gross Income \$69,000 or less and age 51 or younger, or
- Qualified for the Federal Earned Income Tax Credit (also known as the earned income tax credit, or EITC), or
- Active Duty Military with Adjusted Gross Income of \$69,000 or less

### Intuit TurboTax

Free Federal and Iowa Returns if:

- Any taxpayer with Adjusted Gross Income of \$36,000 or less
- Active Duty Military with Adjusted Gross Income of \$69,000 or less (including Reservists and National Guard)
- Qualified for the Federal Earned Income Tax Credit (also known as the earned income tax credit, or EITC)

### **IRS Free File program delivered by H&R Block**

Free Federal and Iowa Returns if:

- Your federal adjusted gross income for 2019 was \$69,000 or less and you were between the ages of 17 and 51 as of December 31, 2019; or
- Active Duty Military with Adjusted Gross Income of \$69,000 or less; or
- Qualified for the Federal Earned Income Tax Credit (also known as the earned income tax credit, or EITC)

### **1040NOW**

Free federal and Iowa tax return preparation & e-file for all who live in Iowa with an Adjusted Gross Income (AGI) of \$32,000 or less. This offer is limited to three (3) free tax returns per computer.

### **Online Taxes at OLT.com**

Free federal and state online tax preparation and e-filing if:

- Federal Adjusted Gross Income is between \$14,000 and \$69,000 regardless of age.
- Activity Duty Military with adjusted gross income of \$69,000 or less will also qualify.

The OLT Free File website must be accessed through the link above.

### **FreeTaxUSA Free File Edition**

Free Federal and Iowa Returns if:

- Federal Adjusted Gross Income is \$36,000 or less, or
- Qualified for the Federal Earned Income Tax Credit (also known as the earned income tax credit, or EITC), or
- Active Duty Military in 2019 with an Adjusted Gross Income of \$69,000 or less
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### **TaxAct® Free File**

Adjusted Gross Income of \$59,000 or less, and Age 56 or younger, or Eligible for Earned Income Tax Credit, or Active Military with Adjusted Gross Income of \$69,000 or less

### **Credit Karma: [www.creditkarma.com](http://www.creditkarma.com)**

Totally free preparation and e-filing for Federal and State taxes for members. Membership is free.