

Questions and Answers

When can we join the NJ Region Affinity Program?

You can join the program once you have 10% of your full dues paying members signed up. Just fill in the Application form we have provided.

Is personal information kept confidential?

Yes. Federal law requires that all account information is kept strictly confidential. It will not be shared with anyone including other members of United Synagogue, the NJ Region of USCJ or anyone in your congregation.

When are we paid?

TD Bank sends a check to the NJ Region once a year, some time in October. Donations to participating congregations will be sent out shortly after.

Does every congregation in the region get some money?

No. Money is only distributed to those congregations that want to participate in the program and have reached their 10% level.

How do you determine how much each congregation gets?

The total amount sent to the NJ Region is based on the aggregate average balance of everyone participating in the program. TD Bank cannot tell the NJ Region how much money is from each congregation. They can only tell us how many people participate from each congregation so the amount that goes to each congregation is based on the number of people participating from each congregation. For example. USCJ gets a check for \$10,000. Money divided among participating congregations is \$8,000. Assume 4 congregations participate and there are a total of 100 people.

Congregation A has 25 participants. They get 25% (25/100) of \$8,000 or \$2,000.

Congregation B has 30 participants. They get 30% (30/100) \$2,400.

Congregation C has 15 participants. They get 15% (15/100) or \$1,200

Congregation D has 30 participants. They get 30% (30/100) or \$2,400.

What types of accounts are eligible?

Eligible accounts can be consumer or business accounts and include:

- Checking
- Savings
- Money Market
- Certificate of Deposits
- Retirement.

Special pricing accounts like Trusts, Escrow Accounts, and others are excluded.

How can we maximize our donation?

The more you spread the word, the greater your potential for success. It is important to talk to your member frequently and promote awareness through as many channels as possible. That is why we have given you a sample letter as well as a sample ad.

Who can participate?

Anyone and everyone. Participants do not have to be members of your congregations. They can be friends and family of members, arms of the congregation (Men's Club, Sisterhood, etc.). If your congregation has an account with TD Bank, that can count. If your parents or in-laws in Florida have a TD Bank account, sign them up. If your son or daughter isn't living at home, sign them up. Ask your vendors if they have a TD Bank account and sign them up. Accountants, Attorneys and other professionals can ask their clients to sign up for your program. The possibilities are endless.

If someone has a personal and business account with TD Bank does that count as 1 or 2 participants?

If the business is under a different SS number or tax id number, it counts as 2 participants. For example- Dr. John Doe has a personal checking account and savings account with TD Bank so that counts as 1 participant. He is also part of the ABC Medical Group that has an account with TD Bank. That can count as a second participant. .

How do we know who has a TD Bank Account?

There are many ways. Start by sending the letter and ad and asking for a response.

Ask the question at Board and general meetings.

Look at all of the checks that come into your office. If you see a check from TD Bank account, call the member and ask if you can sign them up.

Look at the back of your cancelled checks. You will see which of your suppliers deposited your check into a TD Bank Account. Call them and ask if you can sign them up.

What happens after we reach the 10% level?

You keep signing up more and more people. The more people signed up, the more money you will get.

Once you reach the 10% level, send in your form the Region. You will be assigned an id number. At that point, your members can sign up at any TD Bank branch. You can also continue to collect a list of names and send it to the New Jersey Region office.

Is there any reason we shouldn't participate?

NONE. This program is free and it is easy to participate so get started now.