



January 6, 2015

Interfaith Housing Services, Inc.
1326 East Avenue A
Hutchinson, Kansas 67502

To Whom It May Concern:

The Kansas Individual Development Account has been a life changing program for many of our customers in our community. The discipline of saving and budgeting tends to be very hard for many people to accomplish. The ability to have a matching grant program to enhance the total dollars saved by individuals to eventually purchase a home has been very beneficial for many. I have personally had the opportunity to visit with one who has completed the programs and saved enough to get into a home. She was a single mom who works hard but just was having a hard time getting enough money put together to get her and her kids into a solid safe home. This program allowed her to learn very valuable money skills and at the same time propel her savings to get to a necessary down payment for a home. She has moved into her house and continues to do well. I am sure there are many other stories just like hers. I would truly advocate for expanding the IDA tax credits to individuals and not just C-Corps. This is a program that is working for its intended purpose.

Sincerely,

A handwritten signature in blue ink that reads 'Greg Binns'.

Greg Binns
President and COO
First National Bank of Hutchinson