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QUAIL CREEK BANK SPONSORS FINANCIAL EDUCATION FOR HIGH SCHOOL STUDENTS IN OKLAHOMA CITY

NASHVILLE, Tenn. – Quail Creek Bank is sponsoring Dave Ramsey’s *Foundations in Personal Finance* curriculum at several schools in the Oklahoma City area. *Foundations in Personal Finance* is the premier curriculum for teaching financial literacy to students using interactive learning.

In 2007, the Oklahoma Legislature mandated fourteen areas of instruction through the Passport to Financial Literacy Act of 2007 (70 O.S. § 11-103.6h). To this end, the Oklahoma Priority Academic Student Skills (PASS) for Personal Financial Literacy, Grades 7–12, was designed to provide students with the basic skills and knowledge needed to effectively manage their personal finances. Successful money management is a disciplined behavior and much easier when learned earlier in life.

Ramsey developed *Foundations in Personal Finance* to teach students sound financial principles so they can avoid financial difficulties as they become adults. The lessons are taught in an entertaining, passionate, and easy-to-understand style to help students learn the financial lessons their parents have learned the hard way. Each interactive lesson is taught by Ramsey through age-specific questions. The curriculum is aligned with Oklahoma’s state standards with an emphasis on 21st Century Learning Skills like critical thinking, analyzing information, problem solving, and applying knowledge to new situations. *Foundations in Personal Finance* is being taught in more than 10,000 schools and educational institutions.

Doug Fuller, president of Quail Creek Bank said “We are extremely excited about being the exclusive sponsor for the Oklahoma City area. It is a perfect fit with our mission to be a leader in banking technology and providing financial services and education to the next generation of Oklahomans. Today’s young adults access their banking needs much differently than their parents or grandparents. As a strong supporter of our community we want to help them make good and informed decisions for their financial future.”

In conjunction with the sponsorship, Quail Creek Bank is offering a free student checking account called Intelligent Checking, or IQ Checking. This account features free mobile deposit, free mobile banking, free online banking, free text alerts, a free mobile app, a \$5 personalized debit card,

and refunded ATM charges up to \$10 a month. The student account also includes Match Money where they will match up to \$25 of the initial deposit. The student also has potential to earn \$25 more if the parent signs up for EZ Allowance, which is an automatic deposit of their monthly allowance from the parent's account to the student's account even if the parent's account is at another bank. Even more features to the account include an optional savings account that will round up debit card purchases to the nearest dollar and automatically transfer the difference from the checking into the savings account. The best part is that neither the parent nor the student ever has to step foot in the bank; you can get more information and open an account online at www.quailcreekbank.com.

About Dave Ramsey

America's trusted voice on money and business, Dave Ramsey is a personal money-management expert and extremely popular national radio personality. Four of his *New York Times* best-selling books –*Financial Peace, More Than Enough, The Total Money Makeover* and *EntreLeadership* – have sold more than 7 million copies combined.

In 1992, Ramsey founded The Lampo Group, Inc. to provide financial counseling, through various means, to anyone who wants to better understand the principles of proper money management. Twenty years later, the company has grown from a card table in his living room to more than 300 team members and has been voted one of the Best Places to Work in Nashville five times in a row. He runs a multi-million dollar company with a nationally recognized brand, but he defines success by the number of lives changed through his message of hope.

Ramsey offers that life-changing message as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by 5 million listeners each week on more than 500 radio stations as well as The Dave Ramsey Channel on iHeartRadio. More than 1.5 million families have attended FPU classes at their workplace, church, military base, local nonprofit organization, community group or Spanish speaking organization.

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