



## HOW CAN I HELP?

It's easy. When you invest in a Veterans Family Fund CD, the program automatically takes care of your donation.

## HOW DOES IT WORK?

- Invest in a Veterans Family Fund CD. The term is for six months.
- Sign the agreement authorizing your bank or credit union to forward one-half of the interest earned, at maturity, to the Veterans Family Fund as a donation to veterans and their families in need.
- At the end of six months, you'll receive half of the interest, and the other half will be sent to the Veterans Family Fund. You'll receive a receipt for your tax-deductible donation.
- At the end of the year, your bank or credit union will send you and the IRS a statement for the full amount of the interest earned, as with any other CD.

## HOW GREAT IS THE NEED?

### Consider the numbers:

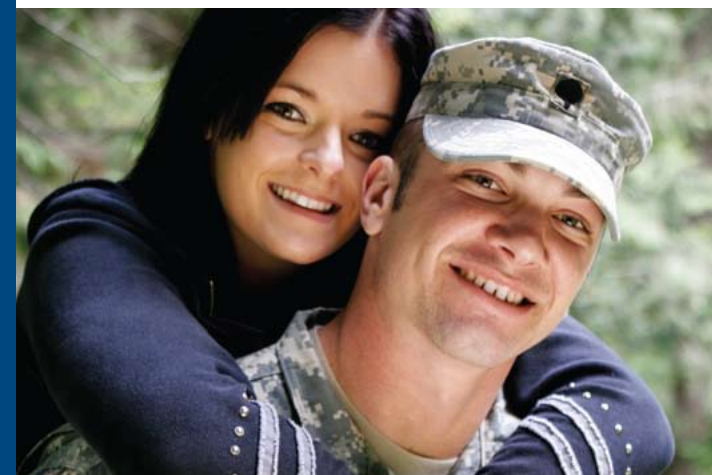
- As much as \$600 billion will be required to care for veterans of the global war on terror over their lifetimes.<sup>1</sup>
- The U.S. Department of Veterans Affairs expects 1.6 million claims within the next two years.<sup>2</sup>
- Currently, a backlog of more than 600,000 claims for disability benefits causes delays averaging 177 days.<sup>3</sup>
- Approximate number of Washington State citizens deployed through December 2006: 11,500. Their spouses and children: 15,700.<sup>4</sup>
- To date, about 50,000 service members have been injured in Iraq.

1. "Soldiers Returning from Iraq and Afghanistan: The long-term costs of providing veterans medical care and disability benefits," *Faculty Research Working Paper Series*, John F. Kennedy School of Government, Harvard University, January 2007.
2. "Insult to Injury: New data reveal an alarming trend: Vets disabilities are being downgraded," *U.S. News and World Report*, April 16, 2007.
3. "VA Straining to Keep Up with Claims, Study Says," *Washington Post*, March 14, 2007.
4. Washington State Department of Veterans Affairs.



Veterans  
Family Fund™

CERTIFICATE OF DEPOSIT



**Help veterans  
and their families**  
while investing in your future

- Buy a six-month CD with competitive interest rates.
- Automatically donate half the interest to veterans and their families with pressing needs unmet by current programs.
- Receive half the interest for yourself and get a tax deduction for your contribution.

The current conflict is exacting a high toll on veterans and their families. You can make a difference, regardless of your political preference.



Veterans  
Family Fund™  
VeteransFamilyFund.org

## SHARE YOUR INTEREST IN A GOOD CAUSE

The current conflicts in Iraq and Afghanistan have divided the nation. While thousands of American men and women are risking their lives serving our country, most of us at home go about our daily lives with virtually no impact.

The full story is reflected in the number of U.S. servicemen and women who suffer serious injuries. Consider: In World War II there were two injuries for every fatality. In Korea and Vietnam that ratio was 3:1. In Iraq, 16 soldiers are wounded for every one who dies. The bottom-line tally for this global war on terror will continue to increase.

**In Iraq,  
16 soldiers  
are wounded  
for every one  
who dies.**

The Veterans Family Fund provides a tangible way for everyone, regardless of

political preference, to help veterans whose lives and loved ones have been so profoundly affected by the conflict.

Sold through participating financial institutions, Veterans Family Fund CDs are six-month savings instruments that pay competitive interest rates. Half of the interest is automatically donated to veterans and their families with needs unmet by current programs. You receive the other half, plus a tax deduction for your donation.

**Half of the  
interest is  
automatically  
donated.**

## THE NEED

As we've all learned from national news stories, many U.S. veterans face heartbreaking challenges upon returning from Iraq or Afghanistan. Our federal benefits programs are among the best in the world, but they don't cover every need, and they are not designed to help families.

Yet in this war, one in two soldiers is married with children, and a soldier's wounds can affect his or her entire family.

- A spouse may have to become the breadwinner because the veteran has an irreversible brain injury.
- Children may be robbed of the parent they once had.
- A veteran who returns from the war may not be able to resume his former life.

**One in two  
U.S. soldiers  
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with children.**



## THE SOLUTION

An innovative new program, the Veterans Family Fund draws on the legacy of World War II war bonds but responds to today's unique situation. The Veterans Family Fund CD is an insured account that benefits military veterans and their families, providing the kind of opportunity to help that so many Americans are looking for.

## FREQUENTLY ASKED QUESTIONS

### **What percentage of donations will go directly to veterans in need?**

Veterans and their families in need will receive 100 percent of donated funds. Participating financial institutions supplemented by public and private grants will underwrite administrative costs.

### **Who is eligible to receive help, and how will needs be identified?**

All veterans of U.S. military service and their families are eligible and may apply for aid. Veterans Family Fund of America (VFFA) works with the veterans network in the state of Washington to identify needs and recommend funding.

### **How much will veterans and their families receive from the CD?**

The amount generated to aid veterans and their families depends upon prevailing interest rates. As an example, deposits totaling \$300 million could mean approximately \$6 million annually for veterans' family benefits.

### **What is the Veterans Family Fund of America?**

VFFA is a 501(c)(3) nonprofit organization founded by citizens wanting to make a difference in the lives of veterans. In Washington, VFFA is working with the state Department of Veterans Affairs (WDVA) to make sure donated funds get to veterans and their families in need.