

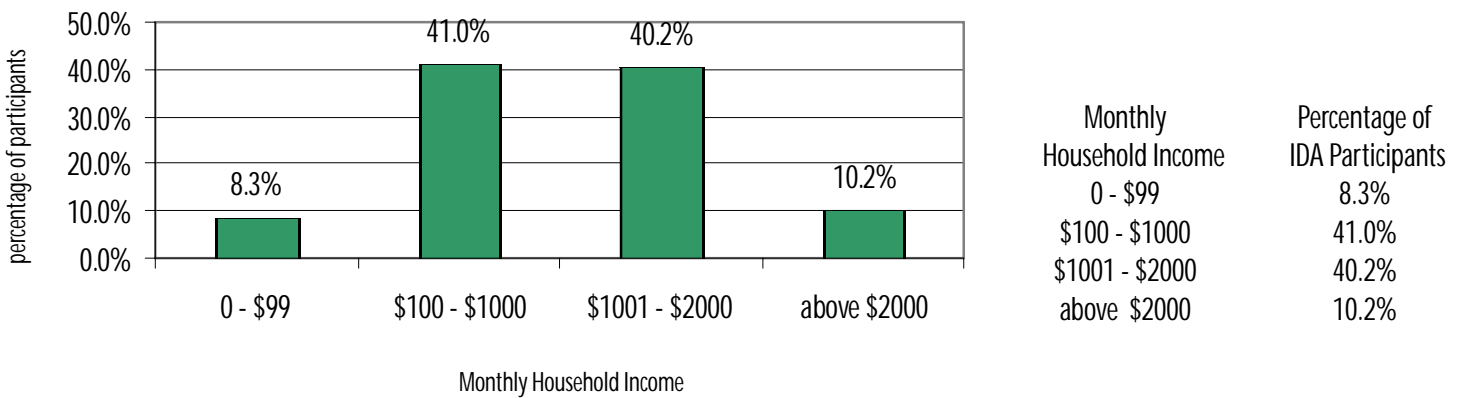


Rapid Assets Individual Development Accounts, October 2002

Impact Report

Number of Participants: 331
 Cummulative Savings: \$366,956 including participant savings and match money
 Asset Purchases: 73 participants have purchased their assets
 Banking Partners: Pine Bluff: Simmons First National Bank, Bank of America; Helena: First National Bank of Phillips County; McGehee: McGehee Bank; Dumas: Simmons First National Bank, Merchants & Farmers Bank; Stuttgart: Farmers & Merchants Bank; Brinkley: Bank of Brinkley

Participants by Monthly Household Income

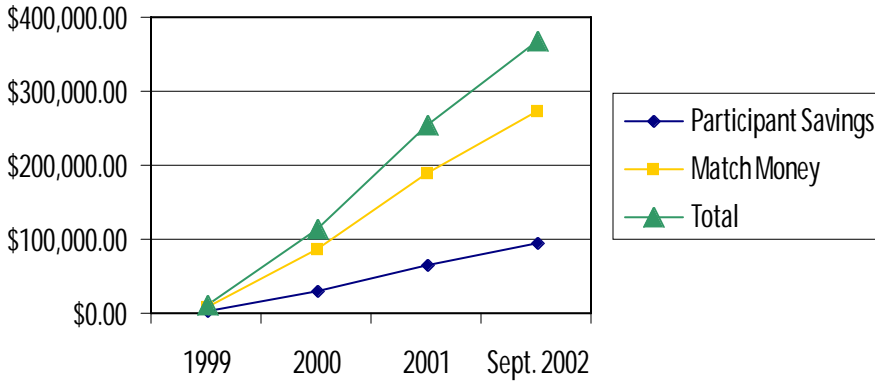


IDA Participation By County in Arkansas

County	Number of Participants
Arkansas	8
Bradley	1
Chicot	1
Cleveland	1
Desha	13
Drew	3
Faulkner	1
Jefferson	228
Lincoln	18
Monroe	8
Phillips	13
Pulaski	14
Sebastian	2
Total	311

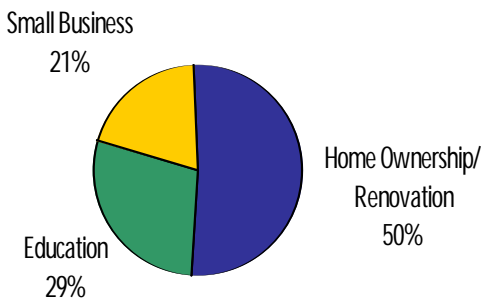


Cummulative Savings From 1999-2002



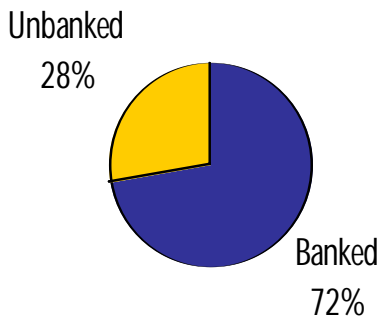
Year	Participant Savings	Match Money	Total
1999	\$2,450.78	\$7,352.34	\$9,803.12
2000	\$28,417.63	\$85,250.89	\$113,668.53
2001	\$64,755.19	\$188,697.97	\$253,453.16
Sept. 2002	\$94,683.72	\$272,272.37	\$366,956.09

Type of Asset Purchased



Asset Type	Number Purchased
Home Ownership/Renovation	37
Education	21
Small Business	15
Total	73

Participant's Banking History



Banked	72%
Unbanked	28%

