



Geraldine M. Walsh
President
(202) 728-8348

October 20, 2020

Nicole Bird
Acting Assistant County Librarian
Mendocino County Library
105 N. Main Street
Ukiah, CA 95482

Grant #2020-LDR-26

Dear Ms. Bird:

I am pleased to inform you that the FINRA Investor Education Foundation (the "Foundation") has approved a grant up to \$5,000 to the Mendocino County Library (the "Library") for the purpose of enhancing the Library's personal finance collections.

The Foundation recognizes that many patrons of the Library are confronting important financial decisions resulting from the recent disaster event affecting the community and will look to the Library for reliable, unbiased information resources to guide such decisions. The grant helps to ensure that the Library's personal finance collections are adequate to meeting this critical need.

This letter agreement sets forth the terms of the grant for your review and acceptance.

Grant Period

The grant period begins with the execution of this letter agreement and concludes October 31, 2021, unless terminated earlier in accordance with this letter agreement. The Library may request in writing a change to the grant period, which the Foundation at its discretion may approve.

Grant Project

The Library will enhance its personal finance information resources by purchasing relevant books, eBooks, serials, and subscriptions for use by patrons and by Library staff who are helping patrons find answers to their personal finance questions. In building its personal finance collections, the Library may make use of the personal finance [libguide](#) prepared by the American Library Association and the Foundation. The Library may also purchase titles that are not included in this libguide, provided such titles are directly related to patrons' personal finance information needs.

Other Resources

The Foundation produces print publications about personal finance suitable for distribution to library patrons. A number of these publications address the issue of financial fraud, which is often of major concern in communities recovering from disaster events. The Library may order these in bulk at no charge (quantities may be limited).

Library staff have free access to the Foundation's online, self-paced professional development courses, which prepare staff to assist library patrons with their personal finance information needs. Among other topics, these courses address coping with difficult financial times (such as challenges that arise following disasters) and avoiding financial fraud.

Communications

Upon acknowledging and accepting this letter agreement, the Library will promptly identify and provide contact information to the Foundation for a member of its staff to serve as a contact person for all communications related to this grant so that, among other things, the Foundation can provide the Library with: (1) a digital copy of the Foundation's logo for use in grant-related communications; and (2) a news release template for use by the Library in announcing the grant (if the Library chooses to depart substantively from this template, it must obtain prior approval from the Foundation for wording to describe the Foundation and the nature of the grant commitment; the Foundation will review promptly any draft copy submitted to it).

The Library's communications relevant to this grant will include the following statement: "This service is made possible by a grant from the FINRA Investor Education Foundation."

Payment

The Foundation will reimburse the Library for personal finance collection purchases made in compliance with this grant. The Library must provide the Foundation with an invoice that complies with the instructions in Exhibit A. Invoices must be received within 30 days of the conclusion of the grant period. The total amount of all invoices may not exceed \$5,000. Unless otherwise stated in writing, this grant is made with the understanding that the Foundation has no other obligation to provide any additional support to the Library.

The Library agrees to (1) maintain separate records related to this grant; (2) keep records of expenditures for at least three years following the completion of the grant period; and (3) make records available to the Foundation upon request. The Foundation or its designee may examine expenditures related to this grant. If there is concern about the progress of the effort or the use of the grant funds, the Foundation will notify the Library and if matters cannot be resolved satisfactorily, the Foundation may terminate the grant.

Required Report

Within 30 days of the conclusion of the grant period, the Library will provide a one-page report to the Foundation using the template provided in Exhibit B to describe grant outcomes.

Confidentiality

The parties may disclose information they consider confidential to the other party. Each party will use all reasonable efforts to treat and keep confidential—and cause its officers, employees, agents, subcontractors, or other persons to treat and keep confidential—any such information.

General Terms

This letter agreement in no way authorizes either party to enter into any commitment or agreement binding the other. This letter agreement may not be modified or amended nor will any waivers be effective, unless in writing and signed by a duly authorized representative of each party. If any provision is found by a court of competent jurisdiction to be unenforceable or invalid, that provision will be limited to the minimum extent necessary. The prevailing party in any action to enforce this letter agreement will be entitled to recover reasonable attorneys' fees. No party will be liable for delay or failure in performance under this letter agreement when the delay or failure arises from circumstances beyond the reasonable control of the party (including, without limitation, acts of God, fire, flood, war, or terrorism). The section concerning confidentiality will survive expiration or termination of this letter agreement.

If this letter agreement is satisfactory to you, please have it signed, and dated by a duly authorized representative of the Library with the authority to enter into this agreement and return it to Robert.Ganem@finra.org.

Sincerely,

Geraldine M. Walsh, President
FINRA Investor Education Foundation

ACKNOWLEDGED AND AGREED BY:

Mendocino County Library

By: _____

Printed Name: _____

Title: _____

Date: _____

EXHIBIT A

Invoice Instructions

The Library will enhance its personal finance information resources by purchasing relevant books, eBooks, serials, and subscriptions for use by patrons and library staff. The Foundation will reimburse the Library for such personal finance information resources upon receipt of an invoice that complies with these instructions.

- **Amount:** Up to \$5,000. The Library may submit more than one invoice, provided the total of all invoices does not exceed \$5,000.
- **Timing:** All invoices must be received within 30 days of the conclusion of the grant period.
- **Important:** The first invoice must be accompanied by a completed IRS Form W-9 (www.irs.gov/pub/irs-pdf/fw9.pdf). The address on the Form W-9 must match the payment address on the invoice.
- **Attachment:** Include a list of items and costs for which the Library seeks reimbursement. An itemized receipt from a vendor is sufficient.
- **The invoice must state the following:** “Reimbursement of personal finance information resources pursuant to Grant #2020-LDR-26.”
- Invoices must be on the library’s letterhead.
- Invoices must be dated and signed by an authorized Library representative.
- Indicate the payment address. (The payment address must match the Form W-9 address.)
- Email the signed invoice and completed IRS Form W-9 to Robert.Ganem@finra.org.
- Retain a record of relevant expenses for a period no less than 36 months from the date of the invoice.

Questions: Contact the Foundation’s Robert Ganem (202-728-8362; Robert.Ganem@finra.org).

EXHIBIT B

Grant Report Form

Grant Number:		#2020-LDR-26	
Library:			
City:		State:	
Contact:		Phone:	
Summarize how the Library promoted availability of its new personal finance collections:			
Response:			
Did the Library consult ALA's personal finance libguide before ordering new items for the collection? Was this libguide helpful in the collection development process? Explain.			
Response:			
Did the Library order any free information materials from the FINRA Foundation, including materials related to preventing financial fraud? How were these materials used?			
Response:			
Has the Library experienced any change or trends in patron use of personal finance collections and/or the number and types of personal finance reference inquiries since the announcement of the grant? Explain.			
Response:			
Summarize the Library's role in helping the community respond to disaster events. Before this grant, did the Library emphasize its capacity to help residents cope with financial challenges arising from disasters?			
Response:			
Date:			

Please return the completed form to
Robert.Ganem@finra.org.