



## NON-DISCLOSURE STATEMENT




### (You Say You Love Me) Campaign

The materials contained herein are confidential and intended solely for internal review by **Industrial Bank** management.

By accessing, reviewing, or sharing this content, you agree to maintain the confidentiality of all campaign materials and to limit their use to internal discussion and evaluation only. Unauthorized copying, distribution, or external disclosure is strictly prohibited.

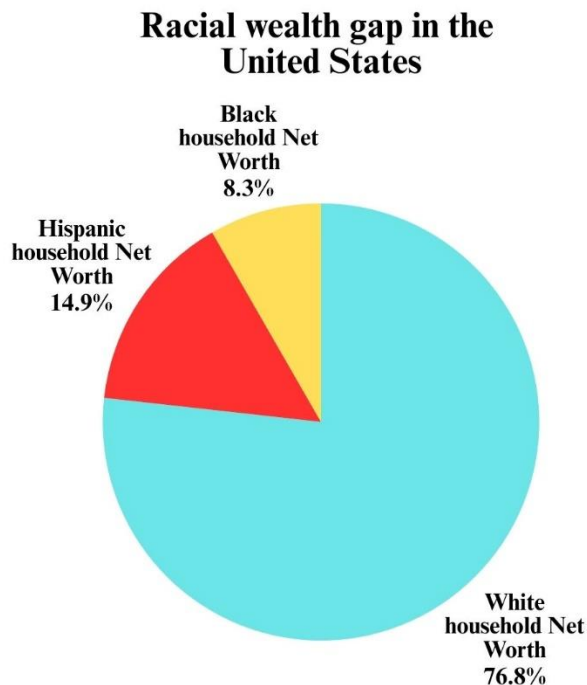
All materials remain the exclusive property of



Scan the QR code to view  website.

## The Problem Banks Can No Longer Overlook

The racial wealth gap in the United States is vast, persistent, and structural. According to Pew Research Center, White households had a median net worth of \$250,400. Hispanic households had a median net worth of \$48,700. Black households had a median net worth of \$27,100.



These disparities are the result of historic and ongoing racism embedded in financial systems—redlining, discriminatory lending, exclusion from homeownership and unequal access to credit. These policies directly limited asset accumulation and weakened intergenerational wealth transfer in Black and Brown communities.

This is not ancient history. Its effects are still compounding today.

## **Estate Planning: The Missing Link in Wealth Preservation**

One of the most overlooked contributors to the racial wealth gap is unequal access to estate planning. Research consistently shows that Black and Hispanic individuals are less likely to have wills and trusts, less likely to receive inheritances, and—when they do inherit—receive smaller amounts.

The consequences are severe. Without wills and trusts, assets are lost to probate and legal costs, property is fragmented or sold under distress, and family wealth disappears instead of transferring.

For households with limited net worth, the loss of even modest assets—a home, savings account, or life insurance policy—can erase decades of progress in a single generation.

Estate planning will not, by itself, eliminate the racial wealth gap. But it is a high-impact, cost-effective, and scalable intervention that prevents wealth from leaking out of communities that start with far less to pass on.

## **Clear and Compelling: Leveraging Community Reinvestment Act**



directly advances Community Reinvestment Act (CRA) priorities by supporting black and brown household access to essential financial protections and addresses documented racial and economic inequities.



campaign produces measurable outcomes—wills executed, trusts established, medical proxies completed and families protected—making it a strong, defensible CRA activity with real substance.

## Responsible Lending That Grows the Customer Base

Offering short-term loans of up to \$4,500 for qualified new customers will create a meaningful entry point for new relationships. This approach also deepens engagement with existing customers and builds trust-based connections with historically underserved communities, while focusing on loan products tied to asset protection rather than predatory consumption.



Source: <https://local.yahoo.com/info-228341188-industrial-bank-washington/>  
gaccounter13agux\_referreraHR0uHMEly93d3b229Z2k6.mh6b88gnc\_referrera\_HQ-HQ8AAH88HngLJ\_P8W8\_DupaweeKE\_sQVWA7vGTOCCkLISQLNEOTDwoqPQcuHyrHwLp  
b-5Qqfw2zoeovYXWdGHV1Y14DqWV9P17DqjRlkaMQuib\_NJE\_dB0XQw0eEVL\_Ah88EtyNq1Z5A8BQFOYvooqWIFXJ6

**Short term loan with Industrial Bank will help stabilize families and preserve wealth, not strip it away.**

## Long-Term Financial Relationships, Not One-Time Transactions

Estate planning is often the first step on a broader financial journey. Customers who secure wills and trusts are more likely to establish savings and checking products, seek homeownership, and present mortgage readiness. Customers

frequently need small business financing, investment advice, and retirement planning.

By helping families protect what they have today, **Industrial Bank** will position itself to support what those families build tomorrow.

## [The Strategic Bottom Line](#)

The racial wealth gap represents both a moral failure and a market failure. Entire communities remain underserved not because of lack of responsibility or ambition—but because foundational financial tools like wills and trusts have been out of reach.





addresses this gap directly, by offering banks a low-risk, high-impact strategy to strengthen CRA performance with meaningful outcomes, expand their customer base through responsible lending, demonstrate leadership in addressing structural inequities, and help ensure wealth does not disappear simply because families lack access to legal protection.







## [Sends A Clear Message](#)


Love means preparation, protection and the power to pass something forward. **Industrial Bank** has the reach, the resources, and the opportunity to make that promise real.

## [More About The CAMPAIGN](#)

The racial wealth gap leaves many Black and Brown homeowners with modest incomes vulnerable, even when they have worked for years to secure a home—their most valuable asset. Research shows that these families are far less likely to have wills or trusts, and when inheritances do occur, they are often smaller than those received by White families. Without proper estate planning, homes and hard-earned assets are at risk of being lost to probate, legal fees, or forced sales, erasing years of effort and stability.  exists to change that. By providing accessible, culturally informed estate planning—including wills, trusts, and medical proxies— ensures that families can protect the homes they have built and preserve their hard-earned wealth for the next generation.


For families with modest incomes, the stakes could not be higher. A single home represents not just a place to live but decades of sacrifice, savings, and stability.

 empowers homeowners to safeguard their assets, provide security, prevent displacement, and create opportunities for children and future generations. Through , families gain affordable, actionable tools that produce measurable outcomes: fewer probate losses, greater certainty that assets are transferred according to their wishes and stronger intergenerational wealth.  does more than protect property—it protects legacies, strengthens families, and ensures that hard work pays forward. Families who act today through  can turn vulnerability into security and build a foundation that lasts for generations.


Banks are architects of wealth in America. With that power comes influence—and with influence comes accountability.  campaign presents banks with a rare, strategic opportunity to close a critical gap in wealth preservation, meet Community Reinvestment Act (CRA) obligations and responsibly expand their customer base—all at the same time.

This campaign is not philanthropy. It is sound business, smart compliance, and overdue leadership.


## Marketing Strategy

Saying “I love you” matters—but protecting the people you love matters more.  makes estate planning simple, accessible, and deeply human. Through a simple, easy-to-complete intake questionnaire, individuals can initiate the preparation of wills, trusts, and medical proxies without confusion or intimidation. Dedicated personnel will follow up personally to review participants responses, answer questions, and ensure clarity every step of the way. Every document is reviewed and signed off by a licensed attorney, delivering peace of mind, legal integrity, and real protection for families.


This campaign was created to address a critical and often overlooked need: empowering families to plan proactively—not out of fear, but out of love, responsibility, and care for future generations.


To ensure  reaches and inspires the communities that need it most, this campaign deploys a high-impact, multi-channel marketing strategy designed to build trust, spark engagement, and drive action nationwide:


- **Collaboration with churches and religious institutions** including powerful in-person presentations with national religious organizations
- **Partnerships with national organizations** that serve as trusted community anchors
- **Engagement with organizations focused on families and the elderly**, where planning is both urgent and meaningful
- **Strategic partnerships with banking institutions** to provide aligned financial guidance, education, and resources
- **Targeted social media outreach** by connecting with diverse audiences and meeting people where they already are

The  campaign has been filed with the United States Patent and Trademark Office (USPTO) and is positioned for a nationwide launch, beginning in New York and Washington, DC—setting the stage for a movement that reframes planning as one of the most powerful expressions of love.

## **Creator**

Valerie Watts—Certified Public Accountant, Real Estate Broker, Certified Probate Specialist, Notary and Editor & Publisher of *HWRE Lifestyle Magazine*—is the visionary force behind the  campaign, a transformative initiative designed to decrease wealth loss and grow generational wealth to protect families and preserve legacies.

With a powerful command of finance, real estate, and probate strategy, Valerie brings unmatched credibility and purpose to this campaign that turns love into action.  reflects her unwavering commitment to equipping communities with the tools, clarity, and access needed to plan proactively and secure the future of the next generation.

For nearly twenty years, Ms. Watts has seen the devastating impact on families when wills, trusts, and medical proxies are not prepared. Without these essential documents, families face uncertainty over homes, assets, and financial security—sometimes resulting in significant loss. The  campaign was created to address this critical need, promoting proactive planning as a meaningful act of love and responsibility.



**Contact Us**

**You Say You Love Me LLC**

**Address: 454A Nostrand Ave, Brooklyn NY**

**Phone Number: (718) 399-3320**

**Email: [youlovemewillandtrust@gmail.com](mailto:youlovemewillandtrust@gmail.com)**

**2<sup>nd</sup> Email: [Wattscpa@aol.com](mailto:Wattscpa@aol.com)**