

## Project “ChiaraMente”

During 2010, UniCredit’s **Corporate Sustainability Unit** organized a series of financial education sessions for **senior citizens** at the request of the [Community of Sant’Egidio](#) and several **Consumer Associations**. These sessions inform people over 65 on the proper use of today’s electronic banking tools, and address both security issues and the dangers of relying too heavily on cash.

Italy is a country with a significant population of seniors, numbering roughly 12 million. **As banking customers over 65, they have particular financial needs, expectations and behaviors.** They often do not take advantage of the modern banking tools at their disposal, which offer greater security and convenience than most cash transactions.

To help senior citizens transition to electronic banking, we have developed a two-session program held over the course of two days.

The first session introduces the benefits of **electronic transactions** in a retail setting, showing how prepaid, debit and credit cards can offer greater reliability and security than cash.

The second session explains the **basics of using a personal computer** in a secure and effective manner to make online banking transactions. With the help of an online demonstration, participants can immediately practice what they have learned.

Participant feedback has been overwhelmingly positive with regard to the value of the program, and requests have been made for similar courses on additional topics. New programs designed along similar lines are currently being developed.

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