Enter basic info

- Enter your basic info including name, phone and address. Note that you may add a second mailing address if your first address is not in CIT zip code.

- Read the Terms of Service which is the agreement between you and this site.

- If you get a message saying that you are not eligible for the CIT, check that you entered your age and address correctly. You must be at least 18 years old and live within the CIT zip codes to be eligible. If you think there is an error, contact us at AskCIT@mercycorpsnw.org
**Verify your account**

- The portal will send you a verification code that you must enter to proceed. You can get this via text, phone call or email.

**Create a password**

- Follow the password rules to create a strong password for this site.
Take Assessment Quiz

- To ensure that people signing up have taken the "Moving from Owing to Owning" class, we ask you to take the same assessment quiz that you took during the class.

- If you answer 75% of the questions correctly, you pass and can then enroll; otherwise, you can retake the quiz as many times as needed until you pass.

- If you have questions or problems with the quiz, contact us at AskCIT@mercycorpsnw.org
Let's Get Started

- Now you will officially enroll as an investor in the CIT
- There are three sections you will fill out:
  - Personal information & tax info.
  - How much you want to invest each month
  - Sign the agreement and pick a payment method to complete the subscription process
Enroll in the CIT: Personal Information

- First, you will enter in your personal information. Most of it will be copied from earlier steps but note that you now need to enter your tax payer ID (e.g. social security number). You can correct other info if you need to.
Enroll in the CIT:Citizen and Tax Info

• For tax reasons, you must enter your citizenship and whether you are exempt from backup withholding. This is only used to determine how taxes are reported and withheld if needed. Dividends are taxable as is the appreciation of share value once you sell shares.

• Note that most people are exempt from backup withholding, i.e. they do not have to have taxes withheld. If you have any questions, see the link on the page to more explanation.
Enroll in the CIT: Offering and Subscription Agreement

• First, you will read and electronically sign the subscription agreement - this is the legal document explaining the investment offering.

• Follow the directions on the page

• We also have a summary of the offering online – this can help you understand the Offering Document
Enroll in the CIT: Select Monthly Investment Amount

• For this enrollment period, select how much you want to invest monthly. This amount will be automatically withdrawn from your bank account and used to purchase shares.

• Each year you will need to re-enroll. This is because each year, the share price will change so legally it is a new offering. At this time, you will decide again how much you want to invest each month.
Enroll in the CIT: Read and Sign Offering and Subscription Agreements

- **The Offering Document** is “a legal document that states the objectives, risks and terms of an investment involved with a private placement. This document includes items such as a company's financial statements, management biographies, a detailed description of the business operations and more.” (from Investopedia.com)

- **The Subscription Agreement** is “is a promise by the company to sell a given number of shares to an investor at a certain price, and an agreement by the investor to pay that price.” (from Investopedia.com)
Complete Your Investment: Agree to Terms for ACH

• Here you are agreeing to let Stock Offering Solutions withdraw money from your banking account via ACH.

• Read and agree to the Terms
Complete Your Investment: Enter your Banking information

- Choose which day of the month you want the money to be withdrawn from your account.
- Enter your banking information. You can use either a checking or savings account.
- You will need the bank routing number and your account number. You can find the routing number on a check (see picture), on the bank’s website or by asking at your bank.
- When you are done entering the information, you will get a pop-up confirming when the first withdrawal will be made.
Demographics

- The last page will collect some demographic information. This will only be used by the CIT project to understand who is part of the CIT. We want to ensure that are serving the East Portland community.

- This is optional as are any questions but we appreciate you taking the time.
Dashboard

- After you have signed up, you may log in anytime and see how what your investment is and the history.
- This is the page you will come to after logging in.
- This is also the page you come to redeem shares or cancel your subscription.