

FBR Matching Gifts Program Guidelines

Introduction:

The FBR Foundation Matching Gifts Program is designed to support employees' charitable interests and to broaden the reach of FBR's corporate citizenship commitment. The program supports not-for-profit organizations working in community development and social services, education, arts and culture, hospitals and health care, and the environment by providing a means through which employees' personal donations may be supplemented by matching gifts from the FBR Foundation.

The procedures and guidelines contained herein are intended for eligible employees and designed for gifts being made to eligible U.S. 501(c)(3) and U.S. 170(c) organizations (see below).

For general inquiries please contact our Corporate Giving Help Desk at 866-746-8002 or at fbr@easymatch.com.

Matching Gifts Request Procedure

- Login to <http://www.easymatch.com/fbr> and review the program guidelines.
- Make your donation to the not-for-profit organization of your choice:
 - by credit card at www.easymatch.com/fbr
 - in cash or by check directly to the organization
 - by credit card at the organization's website
- At www.easymatch.com/fbr, complete the online application and submit a request.
- FBR will review your match request application and will verify employee eligibility, organization eligibility and receipt of the donation by the organization.
- If all criteria are met, your match request will be approved for payment in the next available payment cycle.
- Once approved, employee donations made at www.easymatch.com/fbr will be transferred to the not-for-profit organization quickly with FBR matching gift funds being paid on a quarterly basis.

Eligible Participants

All full-time employees and directors of Friedman, Billings, Ramsey Group, Inc. are eligible. The executive team at FNLC is also eligible.

Eligible Organizations

Not-for-profit organizations that are recognized as tax-exempt under section 501(c)(3) or section 170(c) of the U.S. Internal Revenue Code and classified as public charities are eligible, including but not limited to the following:

- Community Development/Social Service---Housing and economic development, youth and family services, drug and alcohol abuse prevention, food distribution, health care, aged care and disabled care organizations
- Education---All accredited pre-school, primary, and elementary and secondary schools, colleges and universities and funds, foundations and associations whose mission is to support or benefit a qualifying educational institution as described above
- Arts and Culture---Arts and cultural organizations including public radio or broadcasting corporations, performing arts organizations, museums, historical and architectural preservation organizations, libraries, and literary societies, including

performing arts, music or art schools that provide performance or exhibits for the benefit of the general public

- Health and Hospitals---Accredited not-for-profit hospitals, hospices, clinics, nursing homes and other health care agencies, including organizations providing medical research, medical care, support or education related to specific diseases or medical conditions
- Environment---Natural resource preservation, conservation and animal welfare organizations, zoos, botanical gardens and parks
- Religious – the non-catechetical work of churches or sectarian organizations including education, human services and care for senior citizens but not to organizations or programs pursuing a purely doctrinal program

Ineligible Organizations

- Organizations that do not have a valid 501(c)(3) public charity status or section 170(c) status
- Churches and sectarian organizations for their catechetical purposes
- Organizations that discriminate with respect to membership or the provision of services or use of facilities
- Organizations that are not in full compliance with anti-terrorism, money-laundering or other criminal laws, including, without limitation, the USA Patriot Act
- Organizations that are controlled by, or a majority of whose senior executive or directorial positions are held by, employees, clients or customers of FBR, or their affiliates

Eligible Contributions

- Contributions must be a personal gift made by an individual eligible employee.
- Each gift must be at least \$50.
- An aggregate of up to \$1,000 may be matched per eligible employee per calendar year.
- Donations must be paid, not merely pledged, and may be made by cash, check, credit card or stock.
- Matching gift applications may be submitted at any time during the year in which the employee's gift is made but must be received no later than 30 days after the end of the calendar year in which the gift was made.

Ineligible Contributions

- In-kind donations of any type, pledges not yet paid or gifts made under wills, bequests or insurance policies
- Dues or membership fees to any organizations
- Payments for tuition, books, student fees or services rendered
- Gifts for the private benefit of a specified individual (such as scholarships)
- Gifts for which the donor receives a benefit in return (such as admission tickets, auction purchases, tables or seats at dinners or other events, foursomes or player fees for benefit golf tournaments or other sports activities, subscriptions or benefit functions)
- Any other contributions not made for the present and direct benefit of an eligible organization, or otherwise deemed ineligible by the administrators of the FBR Charitable Foundation Matching Gifts Program

Administration

The interpretation, application and administration of the Matching Gifts Program, which may be changed, suspended, revoked or terminated at any time, shall be determined in the sole and absolute discretion and judgment of the officers of the Matching Gifts Program, and their decisions shall be final. FBR Charitable Foundation reserves the right to audit institutional records and documents pertaining to this program and to request supporting documentation from the employee, contributor and/or the organization if considered necessary. If at any time a matching gift is found to have been generated by an ineligible contribution, the Matching Gifts Program will expect the return of the gift from the recipient organization.

Please direct all inquiries to our Corporate Giving Help Desk at 866-746-8002 or at [**fbr@easymatch.com**](mailto:fbr@easymatch.com).