

BANCFIRST ACCESS TO TELEWORK FUND (ATF)

PURPOSE

Oklahoma ABLE Tech in partnership with BancFirst and the Oklahoma Assistive Technology Foundation (OkAT) offers an Access to Telework Fund (ATF) to Oklahomans with disabilities. The purpose of the ATF program is to increase access to and funding of computers and other equipment, including adaptive equipment so that Oklahomans with disabilities can telework. Telework outcomes can encompass work that can be performed effectively from home and/or remote sites away from the office, such as work on the road or at a telework center. Telework would apply to individuals with disabilities who are currently unemployed, underemployed, self-employed or needing to maintain employment on a full time or part-time bases.

CONTACT

BancFirst
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(405) 742-6208
(800) 446-9401
FAX: (405) 742-6265

See Appendix C for BancFirst Locations.

FINANCIAL CRITERIA

- Each applicant must qualify with an approved credit record.

ELIGIBILITY

- Loans are available to any Oklahoman who has a disability. A person with a disability is defined as a person with a physical or mental impairment that substantially limits a major life activity. This includes persons who have a record of, or who are regarded as having a substantially limiting impairment, an impairment that significantly limits or restricts a major life activity such as: hearing, seeing, speaking, breathing, performing manual tasks, walking, caring for oneself, learning or working.
- The loan amount must be used to purchase needed equipment.
- The applicants must have a telework outcome and need the equipment to meet that outcome.
- Any loan amount will be considered. The loan officer will determine appropriate loan amounts based upon the need(s) of the applicant and the applicant's ability to repay the obligation.

AT SERVICES PROVIDED/COVERED

- No AT services are provided or covered.

AT DEVICES PROVIDED/COVERED

- | | |
|-----------------------------------|---------------------------------|
| Aids for Hearing Impaired | Home Modifications |
| Aids for Vision Impaired | Prosthetics & Orthotics |
| Augmentative Communication | Seating & Positioning Equipment |
| Computer Hardware & Software | Wheelchairs & Mobility Aids |
| Educational Devices & Adaptations | Worksite & Office Modifications |
| Environmental Controls | |

APPLICATION PROCESS

- To determine eligibility you must first contact Oklahoma ABLE Tech.
- The minimum loan documentation necessary for this program includes:
 - Completed eligibility determination application form.
 - Evidence of applicant's telework outcome.
 - Completed loan application.
 - Evidence of applicant's qualification of being a person with a disability as defined above, or as prescribed by a medical doctor.

BancFirst Access to Telework Fund (ATF), cont. . .

PIECES OF THE PUZZLE

The ATF provides the opportunity for a person with a disability to borrow money from BancFirst of Stillwater at a low interest rate. Terms include:

- Fixed interest of 5%
- Maximum term of the loan is three (3) year
- Borrowed funds are paid directly to the vendor
- Each closed loan has a \$25.00 documentation fee

Telework applicants that are denied the low interest BancFirst of Stillwater loan can seek a guaranty of the loan through the Oklahoma Assistive Technology Foundation (OkAT). Under established policies and procedures, OkAT, a non-profit organization, can guaranty the loan to qualified applicants with extended terms. OkAT determines a qualified applicant must have the financial means to make the monthly payment of the loan by producing evidence of:

- No more than a 50% debt service to income ratio (including monthly payment of the ATF loan)
- The person is working toward correcting any adverse credit