APPLICANT & MEMBER GUIDE

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CONTENTS

WELCOME!

hOURbank Mission Statement: hOURbank contributes to community resilience and sustainability by building a network of people helping people.

hOURbank Core Values: Equality is at the heart of every exchange. We are all assets helping one another.

As a prospective hOURbank Monterey County applicant/member, we want to welcome you as you consider joining our local time bank. Membership is free, and you start with 3 time-credits to begin receiving services. This guide will explain how our member community operates and covers important concepts inherent to the successful exchange of services between members. In this guide you will also learn that there are 2 steps to becoming a member.

If you have any questions or concerns, you may contact Catherine Crockett at (831) 915-7257 or Leonard Levenson at (831) 657-9737.

1. WHAT IS A TIME BANK?

A time bank is a non-profit, membership organization that makes it easy for its members to contact one another for the purpose of exchanging activities, services, skills, and talents. The time bank uses units of time as currency for making an exchange. The time one spends providing services earns "time-credits", not dollars, which can be spent to receive services. For every hour provided during an exchange, a member earns one time-credit. A member earns time-credits for providing an exchange to another member, volunteering services to hOURbank, or volunteering for a non-profit organization. These time-credits can be used for any type of exchange that is made between members. Each member has an individualized account that is used for posting services and requests, and for recording exchange activity.

There are three types of membership:
- Individual
- Organizational
- Business

Examples of Exchanges:

There are many ways that hOURbankers can lighten the load in a member's busy life. For example, when swamped, one could have dinner made and delivered, have the dog walked, or receive a much-needed massage. The ways that hOURbank can enrich members' lives is endless! Here are a few other examples:

- Martha joins hOURbank Monterey County. As a new member she receives 3 time-credits from hOURbank for the time she spent going through the application/membership process. These initial credits allow Martha to start off with a positive time-credit balance which can immediately be used for receiving help from another member. She wishes to get help with garden work and calls Tony who offers this service. He and Martha agree to the exchange after discussing the details. Tony works in Martha's garden for 1.5 hours; thus Tony earns 1.5 time-credits. Martha now has 1.5 time-credits remaining in her account.

- Maria will be doing some work for hOURbank. She's going to be at a local farmers' market to set up an hOURbank table. She will be sharing hOURbank information with people who stop by the table as they stroll around the market. Maria will earn 6 time-credits for her 6 hours of volunteer work. Members may earn time-credit by performing services for the hOURbank organization.

- Jose brought some food to an hOURbank potluck, which earned him 1 time-credit. Barbara referred a friend to hOURbank and as a result, Barbara's friend became a member. Barbara earned 1 time-credit for recruiting a new member. Bob takes Ann to medical appointments. Linda offers tutoring in the area of reading. Steve offers financial advice. Kimberly provides website design.

- Laurie wants to learn how to use a computer and contacts Catherine because she provides lessons in this area. Laurie arranges for three 1-hour lessons. Catherine gains 3 time-credits while Laurie is debited 3 time-credits. Laurie had 15 time-credits in her account before the lessons; so she ends up with 12 time-credits after receiving computer instruction from Catherine. Catherine's account balance was minus 7 time-credits before helping Laurie; now her account is minus 4 credits. Members may accumulate negative time-credits.

- Helen volunteers for *Meals on Wheels of the Monterey Peninsula*. She delivers meals to clients once a week and this week it took her three hours to complete this task. She recorded three time-credits for herself. All members can record time-credits for the volunteer work they do for any non-profit organization, even if it is not a member of hOURbank.

- One of our member organizations would like help with making changes to its website. The organization's hOURbank representative has arranged to have an individual member, Susan, provide up to 8 hours of service to help with making modifications to the website. Susan completed the task in 6 hours and earned six time-credits, while the organization was debited six time-credits.

- Another member organization provided hOURbank office space to hold a 4 hour, half day meeting. The organization earned 4 time-credits.

- A business member made an exchange to have some promotional material created for itself. An organizational member provided the service and earned 7 time-credits.

It's okay to go into "debt". We've all become accustomed to dealing with money, so we may feel uneasy when our balances slip below zero. But time banking is not the same as money banking: it's expected that, at any given time, roughly half of the members will have a positive balance (meaning they've given more than they've received) and half will have a negative balance (meaning they've received more than they've given). That's okay! That's the way it's supposed to work. If you continue being active in the time bank economy, both giving and receiving, everyone's balance will eventually come back to zero.

hOURbank is one of many time banks in the hOurworld international network, and our members have an opportunity to make long distance exchanges with members from these other time banks. Time banking is an activity that is happening in many communities around the world. It offers people new ways to help and connect with one another.

2. INDIVIDUAL ACCOUNT

A member's account consists of the following:
- Profile: address, bio, and password
- Contact Information: e-mail address, phone number, and other
- Services offered
- Services requested
- Time-Credit statement: automatically keeps track of all exchanges and related time-credits

As a member, you control which personal information is made **Private** or **Public** within the hOURbank community.

As a new member, the person providing your orientation will act as your mentor for as long as you may need assistance. If you do not have a computer, the New Member Coordinator will be your Exchange-

Buddy and will help you to make exchanges, manage your account, and keep you informed about any hOURbank events that may be coming up.

3. EXCHANGE GUIDELINES

Please read these guidelines carefully; they contribute to respectful and successful exchanges.

- Receiving services is as necessary as providing them. Keep the circle of reciprocity spinning by giving and receiving services. This contributes to a thriving hOURbank.

- Respond to a request within 72 hours, even if you are not able to schedule the exchange. Provide adequate notice if you must cancel an appointment. This instills trust and reliability within the time bank.

- The service provided may not meet your expectations, but bear in mind that no service is guaranteed. If you have a complaint, first discuss the issue with the member. If you cannot resolve the issue, contact an hOURbank Coordinator.

- Respect another member's privacy, home and personal boundaries. Do not promote your political, religious, or other personal beliefs.

- Do not provide medical, business, or legal advice unless you are certified to do so.

- Do not solicit members for personal financial gain. Refrain from accepting or offering money for services, including tipping. Do not offer services with the intent to recruit business customers. hOURbank does offer a separate **Business Membership**.

- Be mindful concerning the use of tobacco in and around a member's home without permission.

- Do not share a member's personal information outside the hOURbank community, including: email, home address, and phone number.

- A member using a personal car to transport another member must have a valid driver's license, automobile insurance, and must insist on using seat belts.

- Minors under the age of 18 may provide or receive services with consent of a parent or legal guardian and with adult supervision.

4. RIGHTS AND RESPONSIBILITIES

Each member of hOURbank has the **right to**:

- Be treated with dignity, care and respect
- Earn one time-credit for every hour of service provided
- Spend time-credits on services offered by other members
- Save time-credits in a personal account for later use
- Donate time-credits to other members

Each member of hOURbank has the **responsibility to:**

- Ensure the other person understands what you are going to do before you start doing it
- Assess the competence and trustworthiness of each exchange partner
- Respect the privacy and confidentiality of other members
- Be prompt and keep scheduled commitments
- Record hours on the website for services you provide

hOURbank is not an emergency service. Contact members a few days in advance of the desired exchange date. Phone people within reasonable hours. You may include your best contact times in your service description. Be on time for all appointments and if you cannot make an appointment, give at least a 24 hour cancellation notice. Be clear in your service description about what you are offering and your level of expertise.

5. BECOMING AN INDIVIDUAL MEMBER

Step 1: If you have not already submitted an application, go to the hOURbank website, **hourbankmc.org** and click "**Join.**" Read the introduction and fill out the form completely. Click "**Send Application**." After submitting your application, you will receive an acknowledgement via email and your references will be verified. Asking your references to respond in a timely manner will be helpful.

Step 2: After your references have been verified, a friendly member volunteer will contact you to arrange a required Orientation. Your one-on-one session will thoroughly acquaint you with the hOURbank program, including how to set up your profile, make exchanges, and record your time-credits. You will have a chance to post an offer, and write a short "bio" that will serve to introduce you to the members. You will also be shown how to record your 3 time-credits earned for completing the application and orientation process.

After completing orientation, you will then be welcomed into the hOURbank community of people exchanging activities, services, skills, talents, and time.

6. BECOMING A NON-PROFIT ORGANIZATIONAL MEMBER

An organizational member's account consists of the following:

- Profile: address, bio, and password
- Contact Information: e-mail address, phone number, and other
- Services offered
- Services requested
- Time-Credit statement: automatically keeps track of all exchanges and related time-credits

The organization's representative controls which personal information is made private or public within the hOURbank community.

As a new organizational member, hOURbank's Organizational Member Outreach / liaison will provide a one-on-one orientation and will act as a mentor for as long as assistance is needed.

How does an Organizational Membership work?

When an organization becomes a member of hOURbank, it can get help from other time bank members who provide a wide range of services, activities, and skills. The organization can broadcast a request to hOURbank members using our software, thus expanding their volunteer force when needed. This can grow the organization's base by engaging new people in the organization's mission and work. An organization may also be able to find volunteers to fulfill very specific work like graphic design, computer assistance, or help with mailings.

The organization's volunteers can benefit by themselves becoming a time bank member; not only will they have the satisfaction of helping an organization they love, they will also earn time-credits in the process, and can use them to obtain something they need or want from the pool of services offered by other hOURbank members. An organization's volunteers, however, do not automatically become members of hOURbank; they would have to join hOURbank individually. Paid employees of the organization do not receive any time-credits; they may participate in our time bank by also becoming individual members, then they can earn time-credits and make exchanges.

How might Organizations benefit from being members of hOURbank?

Organizational members can:
- Save money
- Make connections within the hOURbank community of individuals, organizations, and businesses
- Access a diverse database containing many potential helpers and volunteers
- Achieve increased levels of community cohesion & trust
- Realize improvement of social inclusion & social networking

How might an Organization earn hours?

- An organization can earn hours by offering space – use of an empty desk space or a meeting room space, to a time bank member (either individual or organization). In turn, a time bank member might spend 2 of their hours to use that space for 2 hours.
- If an organization offers a workshop which people pay to attend, the organization can offer one or two spaces at the workshop to time bank members – a 3-hour workshop would cost a time bank member 3 hours and would earn the organization 3 hours for each time bank member attending.
- Time at an event or a celebration – if an organization holds a 3-hour event, a time bank member can spend 3 of their earned hours to come to the event.
- An hOURbank member might choose to donate hours to an organization.
- An hOURbank member might want to do a benefit for an organization – he or she might do a 2-hour workshop or class. Time bank members would pay 2 hours to attend. The organizer and/or teacher would earn hours for preparation and performance, which in turn could be donated to the organization.
- Organizations can have any of their employees or board members perform a service for an hOURbank member and thereby earn hours for their own organization.

Can the Organization spend more hours than it earns?

Yes! An organization will be using many more time-credits for receiving services than time-credits it earns. This is absolutely fine, as the organization is providing social capital to the larger community, which is an important aspect of hOURbank's core values and mission. It is appreciated when an organization makes an effort to offer services to hOURbank as well as to hOURbank members so that the principle of reciprocity can be upheld.

How does an Organization become a member of hOURbank?

An organization wishing to become an organizational member of hOURbank should express that interest to the Organizational Member Outreach / Liaison: Leonard Levenson by calling 657 9737 or e-mailing hourbankcommunity@gmail.com, in the subject line state: ORGANIZATIONAL MEMBERSHIP

The organization designates a representative who would meet with Leonard to get a general introduction to what hOURbank has to offer the organization. The representative would suggest ways in which the organization may be able to help hOURbank. Within the time banking community at large, the idea of reciprocity plays an important role in the successful relationship between all its members.

The organization's representative would then submit a contact e-mail address to hOURbank. The contact e-mail address provided by the organization will be used for all of the organization's communications with hOURbank. Thereafter, the organization's representative would complete the Member Application. Soon afterward, The hOURbank Organizational Member Outreach / Liaison and the organization's representative would arrange a time and place for the required orientation.

Organizational member donations range from $10 to $50 and may be waived depending on the financial resources of the applying organization.

All membership donations help support:
- hOURbank operational expenses
- The development and distribution of hOURbank outreach materials
- Expenses connected with growing our time bank.

7. BECOMING A BUSINESS MEMBER

A Business member's account consists of the following:

- Profile: address, bio, and password
- Contact Information: e-mail address, phone number, and other
- Services offered
- Services requested
- Time-Credit statement: automatically keeps track of all exchanges and related time-credits

The business's representative controls which personal information is made private or public within the hOURbank community.

As a new business member, hOURbank's co-coordinator will provide a one-on-one orientation and will act as a mentor for as long as assistance is needed.

How does a Business Membership work?

This kind of membership has unique features as well as those that are similar in some respects to both individual and organizational members.

A business is the only type of member that can earn time-credits as well as dollars.

- It can offer dollar discounts to members
- It can combine a dollar discount with time-credits
- It can give something for free then later charge a discounted or full price

The business can earn time-credits in the same manner that they are earned by all other members. These acquired time-credits can then be used to tap into the combined resources provided by all hOURbank members. Within the time banking community at large, the idea of reciprocity plays an important role in the successful relationship between all its members.

How does a Business become a member of hOURbank?

A business that wants to learn more about becoming an hOURbank member can email: hourbankcommunity@gmail.com; in the subject line state: BUSINESS MEMBERSHIP

The business designates a representative who would meet with an hOURbank co-coordinator to get a general introduction to the resources hOURbank has to offer the business. The representative would suggest ways in which the business may reciprocate to help hOURbank.

The representative would then submit a contact e-mail address to hOURbank; this address will be used for all of the business's communications with hOURbank. Thereafter, the representative would complete the Member Application. Soon afterward, the hOURbank co-coordinator and the business's representative would arrange a time and place for the required orientation.

Business member donations range from $10 to $50 and may be waived depending on the financial resources of the applying business.

All membership donations help support:

- hOURbank operational expenses
- The development and distribution of hOURbank outreach materials
- Expenses connected with growing our time bank.

8. ADDITIONAL INFORMATION FOR ESTABLISHED MEMBERS

This Section 8 will expand over time with items of special interest. Your ideas, concerns, and comments are important to us. They make hOURbank *a creative, meaningful, and rewarding organization. Please share your thoughts with one of the* [hOURbank co-coordinators](#) *or express them at one of the potluck gatherings.*

Thank you for helping to build a caring community!

A member may wish to offer a group activity that involves time-credits. There is a unique method used to record them. The procedure honors the core value that everyone's time is equal, which is a principle recognized by most time banks. The information below explains how these time-credits are to be recorded.

RECORDING HOURS WHEN PROVIDING A SERVICE TO A GROUP

- Consider the following when reporting the service hours:
    1) The number of hours you actually spent providing the service to the group
    2) The number of hours spent before and after the lesson, including preparation, clean-up, transportation, and any other preparation work
    3) Total the hours from steps 1 and 2 above

- Go to "Hours" on your home page and record as the **Provider**
  Enter the number of hours: **(from step 3 above)**
  Select exchange date: **<mm/dd/yyyy>**
  To how many members? **1**
  Member's name?   **hOURbank**
  Category: **Select the category that best matches your offer**
  Service: **Select the service that best matches your offer**
  Comment: **State the number of participants and their names**
  Record transaction

- The Presenter should provide the instructions on the next page to all participants.

RECORDING HOURS WHEN RECEIVING A SERVICE IN A GROUP

Go to "Hours" on your home page and record as the Receiver

Enter the number of hours: (the number of actual hours the provider spent with the group)
Select exchange date: **<mm/dd/yyyy>**
To how many members? **1**
Member's name?　　　**hOURbank**
Category:　　　　　　**Select the category that best matches the offer**
Service:　　　　　　 **Select the service that best matches the offer**
Comment:　　　　　　**Give the name of the provider of the service**

Record transaction

MAKING YOUR ACCOUNT TEMPORARILY INACTIVE

While at your hOURbank Home page, click on the "Account" tab, then on the "Profile" icon (circular arrow). On the right side of the Profile page, just above the "Active Member?", is the **"Inactive Until"** section. Enter the date your account is to be made "Active." This becomes your reactivation date. **Your account will be made inactive as soon as you click "Save Changes" and will stay inactive until the date that was entered.** If you wish to reactivate your account before that date, type 00/00/0000 in the "Inactive Until" section and click "Save Changes."

To avoid unacknowledged requests from other members, it is important to set your account to inactive when you are away or unavailable for exchanges. It can be discouraging to reach out to another member for a service and get no response.

RECORDING TIME-CREDITS WHEN VOLUNTEERING FOR A NON-PROFIT ORGANIZATION

While at your hOURbank Home page, click on the "Hours" tab. You are the provider; enter the hours and date. The member's name is hOURbank; for "Category" click "Local Exchange Support" and for "Service" scroll to the bottom of the alphabetical list and click "Volunteering for a Non-Member Organization." You complete this transaction by typing the name of the organization that you volunteered for in the "Comments" section.

DONATING TIME-CREDITS TO ANOTHER HOURBANK MEMBER

The following is an example of how to record a donation of time-credits to another member:

Did you provide or receive?　　**I received the service.**
Enter the number of hours:　　 **7**
Select the exchange date:　　　**3/24/2015**
To/from how many members?　　1
Members Name:　　　　　　　　**John Brown**
Select the category / service!　**Miscellaneous / Donation**
Leave a comment:　　　　　　　**My donation of 7 time-credits to John Brown**

ARRANGING AN EXCHANGE TO MEET THE NEED OF A NON-MEMBER FAMILY MEMBER OR FRIEND

When one wants to help a non-member, it is the member's responsibility to arrange the exchange with the member providing the service. Disclosing another member's contact information to a non-member is not allowed.

It is necessary to explain all of the details of the exchange and arrange for the member and non-member to discuss the exchange at least three days in advance of the exchange. Any cost involved, i.e. transportation, supplies, etc., must be clarified and agreed upon between both members and the non-member in advance of the exchange.

The member providing the service will record the hours, naming the "helping" member as the receiver. The provider of the service must also note the nature of the exchange in the "Comments Section" of the transaction.

Such an exchange is always between two members, the responsibility lies with the members only.