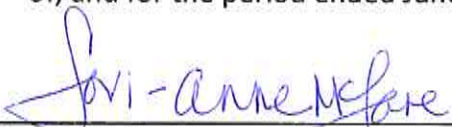


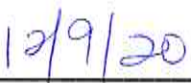
CEO/CFO FINANCIAL STATEMENT CERTIFICATION

I hereby certify that:

1. I have read the audited financial statements of United Way of Monmouth and Ocean Counties for the year ended June 30, 2020.
2. Based on my knowledge, these financial statements do not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading.
3. Based on my knowledge, the financial statements and other financial information included in this report, fairly present, in all material respects, the financial condition, results of operations and cash flows of United Way of Monmouth and Ocean Counties as of, and for the period ended June 30, 2020.



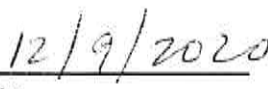
President and Chief Executive Officer



Date



Chief Financial Officer



Date