



BREAK UP WITH YOUR MEGA-BANK

Everything you need to end your relationship with mega-banks and start using Community Development Financial Institutions that work for people and the planet.



Green America's Break Up With Your Mega-Bank Kit

Everything you need to end your relationship with mega-banks and start using Community Development Financial Institutions that work for people and the planet.

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Prepared by



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"I broke up with Key Bank and joined Unitus Community Credit Union thanks to Green America's encouragement!"

— Brad





INTRODUCTION

AMERICANS are understandably angry at the largest financial institutions in the nation. Several of our mega-banks engaged in predatory lending practices that nearly took down the entire financial system. Wall Street firms profited from selling "triple-A rated investments" they knew were junk. This outrage has most recently manifested itself in the Occupy Wall Street Movement, which has called for a Bank Transfer Day, on November 5, calling on customers to leave mega-banks with abusive practices and switch to smaller banks or credit unions. Green America supports the protestors of Occupy Wall Street (and other "occupy" actions across the country) as they encourage America to move to a green economy that supports people and the planet. (Read our statement of support in Appendix B of this kit).

The good news is that any day can be Bank Transfer Day! Any day is a good day to Break Up With Your Mega-Bank and switch to a community development

STATES SUE THE BIG BANKS

Attorneys General from all 50 states sued the US' major banks in 2010 over their failure to follow the law when foreclosing on properties. Settlement talks with Bank of America Corp., JPMorgan Chase & Co., Citigroup Inc., Wells Fargo & Co. and Ally Financial Inc. are ongoing. However, the Attorneys General of Massachusetts, New York, and California are signaling that they are not pleased with the concessions banks are offering and may continue their suits against the banks instead.

bank or credit union! Three years ago, back on Valentine's Day, February 14, 2008, Green America launched our **Break Up With Your Mega-Bank Campaign**. The economy was (and largely remains) in tatters, millions of people were losing their homes, and Wall St. and the Big Banks continued to reap their profits and give their executives astronomical compensation and bonuses. Not long after that, our

allies at the *Huffington Post* launched their Move Your Money campaign, also encouraging a shift away from the exploitative conduct of large conventional banks.

All of these initiatives are important and complementary, and thousands upon thousands of people have already taken action to break up with mega-banks.

Green America's "Break Up" campaign, however, goes further, and explicitly urges people to shift their accounts to community development (or community investing) banks and credit unions that provide financial services to economically marginalized communities and individuals. Their loans support jobs, housing, and social services in these communities. Moving from a mega-bank to a smaller local bank can also be a positive step although a local bank may still not match your values as well as a community development bank or credit union. If you want your accounts to have the greatest impact in low-to-moderate income neighborhoods, then you'll want to choose a community development bank or credit union (also known as Community Development Financial Institutions.)

Green America and its allies have been encouraging more and more people to invest in Community Development Financial Institutions since 2001. Over the past decade, assets invested in these institutions grew from \$7.6 billion to \$41.7 billion. Individual investors have been an important part of this growth. Now, we're encouraging all Americans to make the switch to community investing.

This "how to" Break Up With Your Bank Kit is designed to make your break-up as smooth as possible and to help you launch a new, positive relationship with a community development bank or credit union.

It also provides information on other ways to become a socially responsible investor by:

- ► Consulting a financial planner or advisor who specializes in socially responsibly investing (SRI) if you need professional expertise;
- ▶ Investing in SRI products such as mutual funds; and/or by
- ▶ Voting your shareholder proxies on social and environmental issues if you own company stock.



"Thanks for the nudge, Green America. I've been meaning to do this for years. I think it's the bonuses the banks gave themselves after the bailouts that finally bushed me over the edge. There's just so much they do that I can't support, and now I don't have to. I switched to a community bank that has a commitment to green values."

— Valerie





IMPACT OF COMMUNITY DEVELOPMENT BANKING & INVESTING

COMMUNTY development banking and investing (including loan funds, mutual funds, and venture capital) play an important role in the economic uplift of struggling communities — especially communities that other financial institutions tend to either ignore or exploit. Here's an example from Green America's **2011 Community Investing Guide** (which has extensive information regarding the impacts of community investments):

For 30 years, a vacant lot stood at the corner of Wood and 58th St on the south side of Chicago. Within three miles of this street corner, there was no place for local residents to buy a fresh tomato. To help change that, the Chicago nonprofit organization Growing Home was looking to expand its urban agriculture projects, but to complete its newest project at Wood and 58th, and remain a stable organization while expanding, Growing Home would need to take out a loan.

Growing Home approached conventional lenders, but to no avail. But when the group approached the Chicago Community Loan Fund, this community investing institution was receptive. Assessing the community benefits of the project, the Chicago Community Loan Fund stepped in with crucial financing.

Here's another example of how your community development deposits can make a difference:

Since 2008, Self-Help Credit Union has purchased 30 vacant lots in the Peachtree Hills neighborhood in Charlotte, NC. Self-Help has sold 17 of them, working with borrowers to

provide appropriate loan terms, and to make the area affordable and liveable once again. Why was this needed?

Peachtree Hills grew during the housing boom in the early 2000s as a lower-middle class subdivision of modest starter homes. Unfortunately, with the collapse of the subprime lending market, communities like Peachtree Hills got hit disproportionately hard. Exploding interest rates on abusive home loans and increasing job losses left many of Peachtree's families unable to hold on to their homes.

With the support of Self-Help Credit Union, Peachtree Hills is once again a thriving community. "It's become a charming little neighborhood," says Brenda Granados, who with her husband Silvio purchased a Peachtree property through Self Help. Because of their deep knowledge of and commitment to local communities, community investing institutions like Self-Help are uniquely positioned to help neighborhoods in crisis effectively.

Breaking up with your mega-bank and moving your funds to a community development bank or credit union can put your money to work for a better world.



Over the past year, I have moved my accounts from Bank of America to One PacificCoast Bank and a local credit union. I am now in the process of phasing out my Bank of America credit card, and have begun using the Green America credit card instead. It feels really good to have made these changes!"

— Lynette





WHY BREAK UP?

BECAUSE YOU DESERVE A HEALTHY RELATIONSHIP!

NO DOUBT you or your family and friends already have first-hand experience with being treated like a number, not getting your questions answered in terms you really understand, or being charged unfair fees: fees to use your own debit card, abusive over-draft fees, or "late" fees when you paid on time. Those are reason enough to leave your mega-bank.

Others are leaving their mega-bank to protest the greed and profound irresponsibility of these banks that have brought our nation to its worst financial collapse since the Great Depression. The CEOs of many of these banks then rewarded themselves with exorbitant compensation packages, further angering the public.

But perhaps you are less familiar with how your mega-bank uses your money while it's deposited. Rather than supporting local businesses and home ownership like the bank depicted in the movie "It's A Wonderful Life", mega-banks provide financing for many environmentally destructive projects such as coal mining and the development of coal-fired power plants, oil and gas exploration, and the expansion of corporations with little regard for labor rights in economically developing countries. For example, several large banks continue to invest in highly destructive mountain top removal (MTR) coal mining, even though they adopted policies to limit such investments. Citi actually doubled its investments in MTR in 2010, despite announcing publicly in 2009 that it would limit such investments.

The good news is that you don't have to stay in a bad banking relationship! There is a bank or credit union out there that can truly meet your needs in terms of customer service, product, and your values.

A 12 STEP GUIDE TO BREAKING UP WITH YOUR MEGA BANK

WE'VE BEEN TOGETHER SO LONG, HOW DO I BREAK UP?

FOR PEOPLE using few and simple banking services, switching their bank is easy. For others who have multiple accounts, a number of automatic deposits or withdrawals, a mortgage, and other aspects of their financial life tied to a mega-bank, the break-up process will take a little longer — but it will be worth it!

TIP: To avoid problems, you may want to maintain two accounts (your old account and your new account) temporarily until all your financial transactions, such as automatic deposits and deductions, are shifted to the new account.

10 Steps to Break Up With Your Mega-Bank

Step 1 • Choose your new community development bank or credit union. This is the exciting part! Think about all the good you'll be doing with your money out of the mega-banks and serving community needs. As you research your new bank, be sure to ask about fees, services, and the details about the banking products you need. Make sure the institution you select is FDIC or NCUA-insured.

Community development institutions that belong to Green America, and are part of our screened and approved business network, can be found at in our **National Green Pages**TM, as well as in the resource list in Appendix A of this kit. For in-depth information about community development, download our free **Community Investing Guide**.

You can find additional community development financial credit unions at the National Federation of Community Development Credit Unions and community development banks at the Community Development Bankers' Association (click on "members").

For information on what to look for to ensure that a bank or credit union's checking account practices, credit card terms, and cash advances are consumer friendly, visit the Coalition for



"I broke up with my mega-bank and moved my business banking to a local credit union. It felt so good that I'm planning to move my other accounts very soon. I'm dumping them all and loving it!"







Responsible Lending's resource: Keep Your Balance: A Shopper's Guide to Better Banking.

Regardless of where a financial institution is located, if you find a bank or credit union that meets your needs, you can work with them via online banking. Consider a community development bank or credit union that emphasizes lending that most matters to you, such as lending that supports environmental concerns, Native American communities, or strengthening inner-city neighborhoods.

Step 2. Open your new account with a small deposit while keeping your first account open. Order the products you need such as checks, debit cards, and deposit slips.

Step 3 Make a list of all of your automatic deposits and withdrawals (payments).

Step 4. Move your automatic deposits to your new account. If you have direct deposit for your paycheck, ask your employer to transfer your paychecks to your new account (you will likely need to provide a voided check from your new account to your employer). The same holds true for Social Security payments or other forms of income you receive automatically into your account. Ask for the date on which the payment to your new account will take place.

Step 5 Move your automatic withdrawals to your new account (you will likely need to provide the routing and account numbers at the bottom of your checks). When you know that sufficient funds will be in your new account, transfer your automatic payments so that they are now deducted from your new account. Ask for the date on which the payments from your new account will begin. It's wise to leave a small amount of cash in your mega-bank checking account for a month after you think you have shifted your deposits and withdrawals to your new bank or credit union to guard against any unforeseen circumstances.

Step 6. If you have only online banking through your mega-bank, make sure you have either print or electronic copies of statements and canceled checks that you may later need.

Transfer the final funds from your mega-bank account to your new account – once you have all your automatic deposits and payments transferred and any last checks have cleared your old account. Transferring these final funds to your new account electronically is usually the fastest and safest method to use.

Step 8 Close your mega-bank account. Once the last remaining funds in your old account have transferred to your new account, follow the bank's procedures for closing accounts. Obtain written confirmation that your account is closed.

Step 9. Inform your bank why you are breaking up (sample letter on page 12).

Step 10. Encourage your congregation, workplace, or alma mater to use a community development bank or credit union if they do not already do so. Also, if you are on the boards of any nonprofits, or live in a condo or housing co-op, you can encourage these organizations to switch too. For congregations, download the US Social Investment Forum's free Community Investing Toolkit for the Faith Community on their publications page (scroll down). For colleges and universities, turn to the Responsible Endowment Coalition's helpful Web site.

Tell us about breaking up with your mega-bank on our Green America Blog.

Bonus Steps!

Tell all your friends and family about your great new banking relationship!

Give out **Green America's Community Investing Guide** to family and friends, as well as at community events. You can order copies at **GreenAmerica.org/go/ci**

Take action to put the rest of your money to work creating a greener planet (see p. 15).



"When I closed my account, I was asked to state a reason. I said "philosophical differences" and the teller replied with a slight smile: 'That's not one of the choices I have to choose from.' I walked down the street to my local credit union and felt a new freedom."

— Jim





SAMPLE LETTER TO YOUR MEGA-BANK

following letter can be used as a model to explain to your mega-bank why you have broken-off your relationship with them. The sections in green, in particular, need to reflect your situation. After you have closed your account, be sure to send a letter to your mega-bank informing it why you have left. The letter can be sent to the CEO. Contact information for the CEO's and addresses of the largest banks in the nation can be found in Appendix D.

EDIT TO REFLECT YOUR EXPERIENCE.

Dear (Name of your mega-bank or its CEO):

After **XX** years as an account holder, I have closed my checking account/savings account/credit card with name of bank.

Taking this step has been on my mind for some time, especially in light of the economic crash of 2008 that continues to plague our nation and the shameful role of the largest banks in driving that financial collapse.

I wanted you to know that I am no longer going to be part of financial institutions that profit at the expense of the majority through unfair fees and especially at the expense of economically marginalized communities and individuals through predatory practices.

I am no longer going to be part of financial institutions that don't know me and don't care about my specific needs and questions. I am no longer going to be part of financial institutions that pay their top executives exorbitant salaries – and bonuses – while their clients face foreclosure and economic hardship that could largely have been prevented.

I am no longer going to be part of financial institutions that invest in fossil fuels while the need to be move to renewable energy becomes increasingly dire each day. I am no longer going to be part of financial institutions that are not lending to the small businesses that are the engines of jobs and innovation for our economy.

It is with a sense of pride in what our country and financial system can do, that I am now meeting my household's banking needs with a **Community Development Financial Institution**. I now have a smaller **community development bank/credit union** that works to know me and my circumstances.

My new financial institution is dedicated to the economic uplift of struggling communities, not to extracting profit from those in need. My new **bank/ credit union** is helping me play the constructive role I want to play in making economic well being a reality for more Americans. I can now tell my **family/ friends/children** about the good that my deposits are doing. I only wish that this had always been the case.

Sincerely yours,

(Your Name and Contact information)



"My husband and I broke up with Washington Mutual three years ago, when it failed and became Chase. We had been with WAMU for many years, growing increasingly dissatisfied with the increasing fees and other questionable practices... We joined our local credit union, Gesa, which is a notfor-profit finanical cooperative, and the fifth largest credit union in Washington State.... We've been very satisfied with Gesa. We transferred our home mortgage there, and recently purchased a second home for our developmentally disabled son through Gesa. The Gesa tellers and loan officers all know us, now. I don't think we'll need to break up with them."

— Jeanne





FREQUENTLY ASKED QUESTIONS

Following are answers to some of the most frequent questions we hear:

- 1. Are accounts at these smaller banks and credit unions safe?
 - Yes, your accounts at community investing banks and credit unions are insured up to \$250,000 per depositor.
- 2. Do community development banks and credit unions pay a competitive rate of return?

Yes. Community development banks and credit unions pay a rate of return comparable with that of banks and credit unions in general. They also provide better customer service and have lower fees.

- 3. What if a mega-bank holds my mortgage?
 - You may be able to refinance your mortgage with a community development bank or credit union. If they are offering a lower interest rate than you are currently paying this may make a lot of sense.
- 4. How do I avoid ATM fees when I bank with a small bank without many branches?

A number of credit unions have reciprocal relationships, where they will not charge each other's customers ATM fees. You can find out more information here. You can also take out a week's worth of cash at your bank and supplement those withdrawals with cash back on debit card transactions from stores. Many pharmacies and grocery stores will let you receive \$35-100 (or more) in cash back for free with each purchase.

For additional information regarding banking with community development banks and credit unions, turn to our Community Investing Guide.

ADDITIONAL ACTIONS TO CREATE A GREEN ECONOMY

YOU CAN USE YOUR INVESTMENTS TO CREATE A GREEN ECONOMY

BEING a community investor by using a community development bank or credit union is an excellent way to start ensuring that as much of your money as possible supports projects that align with your values. Following are a few additional steps you can take so that the power of your dollars is used for socially and environmentally responsible purposes:

CREDIT CARDS

Rather than using mega-bank credit cards, you can obtain one from a community development bank or credit union. One option is the Green America credit card offered through One PacificCoast Bank, a community investing institution committed to sustainable community development. The card helps to support Green America's green economy programs. You can learn more and download an application here. Ask your community development bank or credit union today about the card they may offer. Many offer cards with attractive rates (without "gotcha" fees) and reward points (see Appendix A).

MUTUAL FUNDS

If you want to invest in mutual funds, there are a growing number of socially responsible funds covering the full range of investment strategies. Socially responsible funds engage in any or all of these practices:

- Screen out (i.e., refuse to invest in or significantly limit their investment in) companies or industries with poor or questionable social and environmental records or benefits.
- ◆ Screen in (i.e. actively seek to invest in) companies and industries that meet specific, positive criteria. Criteria could relate to issues such as clean energy development or the status of women.



"Fed up with the banking/financial system at large, finally got smart and walked out on my corporate institutional bank today. Goodbye, US Bank, and hello to the neighborhood credit union."

— Stefan







- Engage in shareholder activism by dialoguing with corporations on issues of concern and/or filing shareholder resolutions to pressure management to change corporate practices and policies.
- Play a role in community development by working with community investing institutions.

You can also urge your employer to offer socially responsible investment options if they are not already offered. Social(k) offers employers a wide choice of SRI options. For information on SRI mutual funds that are members of Green America's **Green Business Network**, including up-to-date performance information, visit our Mutual Fund Performance Chart.

SHAREHOLDER ACTIVISM

Shareholder activism refers to the different ways that institutional or individual investors can pressure the companies in which they invest to improve their conduct on social, environmental, or corporate governance issues. This pressure includes in-person meetings, letter-writing campaigns, and the filing of and voting on shareholder resolutions. If you own company stock, don't immediately toss your proxy ballot in the recycling bin! You could be losing the opportunity to vote on issues you care about, including human rights, labor rights, climate change, corporate political spending, banking issues and more! Each spring, the main proxy season, Green America issues proxy voting recommendations on a number of key votes to help you vote your shares.

A good way to learn about corporate responsibility issues and the proxy voting recommendations of dozens of groups including Green America – and then to vote your proxies online is through MoxyVote. MoxyVote informs and involves individual investors on key shareholder issues, and enables investors to link their brokerage accounts to MoxyVote so that you can learn about shareholder resolutions from a variety of sources, and then cast you votes – all from the same Web site.

APPENDICES APPENDIX A: COMMUNITY INVESTING RESOURCES

In addition to using a community development bank or credit union, there are also loan funds, mutual funds, and venture capital opportunities that support the economic uplift of communities in need. Use the following sample resources to direct more of your banking dollars - checking, saving, investments, etc. - into community development. Institutions marked with the symbol **m** are approved members of Green America's Green Business Network[™] and our colleague organization, the US SIF. Banks marked with an asterisk (*) are members of the Community Development Bankers' Association (www.cdbanks.org), and the notation "cc" indicates that the bank or credit union also has a credit card available.

Community Development Banks and Credit Unions

These institutions operate much like traditional banks and credit unions, but with a special focus on serving lower income communities and addressing environmental issues.

Albina Community Bank cc *

Portland, OR; 503/287-7537 www.albinabank.com

Alternatives Federal Credit Union cc

Ithaca, NY: 607/273-4611 www.alternatives.org

Broadway Federal Bank *

Los Angeles, CA; 323/634-1700 www.broadwayfederalbank.com

Carver Federal Savings Bank *

New York, NY; 718/230-2900 www.carverbank.com

Central Bank of Kansas City *

Kansas City, MO; 816/483-1210 www.centralbankkc.com

City First Bank of DC *

Washington, DC; 202/243-7100 www.cityfirstbank.com

City National Bank of New Jersey *

Newark, NJ; 800/966-8262 www.citynatbank.com

Community Bank of the Bay *

Oakland, CA; 510/433-5400 www.communitybankbay.com

Community Capital Bank of Virginia *

Christianburg, VA; 540/260-3126 www.vacommunitycapital.org

First American International Bank *

New York, NY: 718/871-8338: www.faib.com

Franklin National Bank

Minneapolis, MN; 651/259-2221 www.franklinbankmpls.com

GreenChoice Bank m

Chicago, IL; 773-799-9400; www.greenchoicebank.com

Guaranty Bank and Trust *

Belzoni, MS; 800/859-9825; www.gbtonline.com

Hope Credit Union

lackson, MS; 601/944-1100; www.hopecu.org

International Bank of Chicago *

Stone Park, IL; 773/769-2899; www.inbk.com

Legacy Bank *

Milwaukee, WI; 414/343-6900 www.legacybancorp.com

Louisville Community

Development Bankm*

Louisville, KY; 502/775-2521 www.morethanabank.com

Lower East Side People's Credit Union

New York, NY: 212/529-8197 www.lespeoples.org

Metro Bankm,

Louisville, KY: 866-273-8562: www.metrobankky.com/

Mission Community Bank *

San Luis Obispo, CA; 805/782-5000 www.missioncommunitybank.com

Mission Valley Bank *

Sun Valley, CA; 818/394-2300 www.missionvalleybank.com

Native American Bank *

Denver, CO; 800/368-8894: www.nabna.com

Neighborhood National Bank *

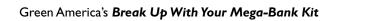
National City, CA; 619/789-4400 www.mynnb.com

New Resource Bankm

San Francisco, CA: 415/995-8100 www.newresourcebank.com

One PacificCoast Bank cc (formerly

ShoreBank Pacific): Ilwaco, WA; 888/326-2265: www.eco-bank.com







One United Bank * Boston, MA; Los Angeles, CA; Miami, FL; 323/290-4848 www.oneunited.com

Pan American Bank m * Chicago, IL; 773/254-9700 www.panamerbank.com

Park Midway Bank * * St. Paul, MN; 651/259-2221 www.parkmidwaybank.com

Permaculture Credit Union m cc Santa Fe, NM; 866/954-3479

www.pcuonline.org

Santa Cruz Community Credit Union Santa Cruz, CA; 83 I/460-2342

www.scruzccu.org

Self-Help Credit Union m Durham, NC; 919/956-4400 www.self-help.org **Southern Bancorp *** Arkadelphia, AR; 870/246-3945

Arkadelphia, AR; 870/246-3945 www.southernbancorp.com

University National Bank * St. Paul, MN; 651/259-2221 www.universitybank.com

Urban Partnership Bank * (formerly ShoreBank); Chicago, IL; Cleveland, OH; Detroit, MI;

Chicago, IL; Cleveland, OH; Detroit, MI; 800/669-7725; www.sbk.com

Community Development Loan Funds

Community development loan funds operate in specific geographic areas and pool investments and loans provided by individuals and institutions, often at below-market rates, to further community development.

Boston Community Capital
Boston, MA; 617/427-3640
www.bostoncommunitycapital.org

Bridgeway Capital, Inc. m Pittsburgh, PA; 412/201-2450 www.bridgewaycapital.org

Calvert Social Investment Foundation
Bethesda, MD; 800/248-0337
www.calvertfoundation.org

Capital District Community Loan Fund Albany, NY; 518/436-8586 www.cdclf.org

Chicago Community Loan Fund
Chicago, IL; 312/252-0440 www.cclfchicago.org

Coastal Enterprises, Inc.

Wiscasset, ME; 207/882-7552 www.ceimaine.org

Colorado Enterprise Fund
Denver, CO; 303/860-0242
www.coloradoenterprisefund.org

Community Reinvestment Fund m Minneapolis, MN; 800/475-3050 www.crfusa.com

Cooperative Fund of New England
Amherst, MA; 800/818-7833

Finance Fund
☐ Columbus, OH; 800/959-2333; www.financefund.org

www.coopfund.coop

First Nations Oweesta Corp.
Rapid City, SD; 605/342-3770
www.oweesta.org

Florida Community Loan Fund
Orlando, FL; 407/246-0846; www.fclf.org

Hope Enterprise Corporation

Jackson, MS; 601/944-1100; www.hope-ec.org

Leviticus 25:23 Alternative Fund, Inc.
Elmsford, NY; 914/606-9003
www.leviticusfund.org

Mercy Loan Fund Denver, CO; 303/830-3386 www.mercyhousing.org

Michigan Interfaith Trust Fund
Lansing, MI; 517/372-6001
www.interfaithtrust.org

New Generation Energy, Inc.

Boston, MA; 617/624-3688

www.newgenerationenergy.org

NH Community Loan Fund

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Concord, NH; 603/224-6669 www.communityloanfund.org

New Jersey Community Capital Trenton, NJ; 609/989-7766 www.newjersey.community.capital.com

Nonprofit Finance Fund New York, NY; 212/868-6710 www.nonprofitfinancefund.org Northcountry Cooperative

Development Fund m; Minneapolis, MN;
612/331-9103; www.ncdf.org

N. California Community Loan Fund
San Francisco, CA; 415/392-8215;
www.ncclf.org

Opportunity Finance Network
Philadelphia, PA; 215/923-4754
www.opportunityfinance.net

Partners for the Common Good Washington, DC; 202/689-8935 www.pcgloanfund.org

The Reinvestment Fund m Philadelphia, PA; 215/574-5800 www.TRFund.com

RSF Social Finance m San Francisco, CA; 415/561-3900 www.rsfsocialfinance.org

Self Help Ventures Fund m Durham, NC; 919/956-4400 www.self-help.org

Vermont Community Loan Fund Montpelier, VT; 802/223-1448; www.vclf.org

Washington Area
Community Investment Fund
Washington, DC; 202/529-5505
www.wacif.org

International Funds

These institutions offer community development loan funds that focus on providing capital to low-income individuals in countries around the world.

Calvert Social Investment Foundation m

Bethesda, MD; 800/248-0337 www.calvertfoundation.org

(Note: Calvert Community Investment Notes are not loan funds, but "pooled funds," which allow individuals to invest in small community lenders that may lack the resources to provide individual investment options.)

Fonkoze m

Washington, DC; 202/628-9033 www.fonkoze.org

Grameen Foundation

Washington, DC; 202/628-3560 www.gfusa.org

Oikocredit m

Washington, DC; 202/728-4140

www.oikocredit.org

Shared Interest M New York, NY; 646/442-0182 www.sharedinterest.org

SosteNica m

West Chester, PA; 610/399-5228 www.sostenica.org

Madison, WI; 888/224-6422 www.capitalforcommunities.org

Mutual Funds

Socially responsible mutual funds can also play a role in community investing. Each of the following mutual funds is a leader in investing in community development.

Community Capital Management m

Weston, FL; 954/217-7999 www.ccmfixedincome.com

Domini Social Bond Fund m

New York, NY; 800/762-6814 www.domini.com/domini-funds

Praxis Mutual Funds 5 Goshen, IN; 800/977-2947

www.mmapraxis.com

New Alternatives Fund m

Melville, NY; 800/423-8383 www.newalternativesfund.com

Pax World Mutual Funds m

Portsmouth, NH; 800/767-1729 www.paxworld.com

Venture Capital

These institutions provide financing for socially responsible ventures and investing opportunities for high-net-worth individuals.

New York, NY; 212/594-6747

www.cdvca.org

E+Co. m

Bloomfield, NJ; 973/680-9100 www.eandco.net

SJF Ventures m

Durham, NC; 919/530-1177 www.sjfund.com

Island Pond, VT; 802/723-9909 www.underdogventures.com

Financial Planners

Find a financial planner who understands how community investing can fit into your portfolio by consulting Green America's greenpages.org, or the following networks:

First Affirmative Financial Network

Colorado Springs, CO; 800/422-7284 www.firstaffirmative.com

Progressive Asset Management m

Oakland, CA; 800/350-1776 www.progressive-asset.com



APPENDICES APPENDIX B:

GREEN AMERICA SUPPORTS OCCUPY WALL STREET

MOVING THE ECONOMY FROM GREED TO GREEN

Following is Green America's statement in support of the Occupy Wall Street Movement:

Here at Green America, we are inspired to see people in cities and town squares from coast to coast send the message that the old, corrupt Wall Street economy is not working for people or the planet. We welcome so many new people who are waking up to the idea that they can take action to end the damage and suffering of this destructive system and help build a new, green economy that works for all.

The people raising their voice for a better way forward join a long-standing movement to change the way America does business. Since our founding, Green America has worked to stop corporate abuse and to hold irresponsible corporations accountable for their greed, for their environmental destruction, and for their exploitation of workers. We also work to grow the green economy, strengthening small, green businesses that are the engines for innovation and job creation. In the financial sector, we work to support local community development banks and credit unions that care about the communities they serve.

For too long, corporate America has externalized its costs, polluting our environment and shipping good-paying jobs overseas. For too long, Wall Street has fattened its own bottom line, exploiting the poor and the middle class, all while CEO salaries have soared, and the income gap between rich and poor has widened.

Together, we can shift from "greed" to "green."

Some have accused the Occupy Wall Street protestors of combining too many issues together into one movement. The reality is that our society faces a set of interconnected crises – economic, ecological and social – that stem from the misconduct of our economic system. It will take an interconnected set of solutions to fix the system and create a real economic recovery that works for all.

At Green America, we believe in the interconnectedness of many issues that together form the fabric of what it means to be truly green. For us, the definition of "green" always means both social justice and environmental sustainability. To that end, we call on all Americans to work both on stopping the damage and suffering caused by the old economy and on building the new economy.

Let's work together to replace fossil fuels with clean renewables; sweatshop factories with fair trading systems; and greedy, profit-driven corporate mega-banks with Community Development Financial Institutions that care about their customers. Let's invest in the small, local businesses that create jobs and strengthen communities. We have the solutions in our hands – the way forward is a green economy powered by clean energy.

To the protestors: We are proud to stand with you as part of the 99 percent.



APPENDICES APPENDIX C: ADDITIONAL RESOURCES

Green America's Community Investing Guide:

www.GreenAmerica.org/go/ci

Green America information on finding a greener credit card:

www.GreenAmerica.org/Go/CreditCards

Green America information on different types of socially responsible investing and banking:

www.greenamerica.org/socialinvesting

Services offered by credit unions and credit unions' opposition to debit cards fees:

www.creditunionsonline.com/news/2011/think-credit-unions-lack-convenience-think-again.html

A shopper's guide to banking,

including what to look out for in terms of checking account practices, credit card terms, and cash advances: www.responsiblelending.org/consumers/bank-guide.html

Involve your alma mater in community investing:

www.endowmentethics.org/how-to-get-started

Find community development credit unions:

http://cdcu.coop/i4a/pages/index.cfm?pageid=1530

Find community development banks (click on Members): www.cdbanks.org

or www.ncif.org, the website of the National Community Investment Fund

Involve your faith community in community investing: www.ussif.org/resources/pubs

\$5 Fee to Use Your Debit Card – This Bank will Pay YOU:

http://banking.about.com/b/2011/10/11/bank-pays-customers-5-per-month.htm

Research and advocacy on financial services issues:

www.consumerfed.org/financial-services https://secure.consumersunion.org/site/Advocacy?cmd=display&page=UserAction&id=2569

APPENDICES APPENDIX D: CONTACT INFORMATION FOR MEGA-BANKS

Following is contact information for the four largest depository banks in the US. You can use this information to send a letter to the CEO explaining why you broke up with the bank. You can find contact information for additional banks on Hoovers.

Vikram Pandit, CEO

Citigroup

399 Park Ave.

New York, NY 10043

Toll Free: 800-285-3000

Brian Moynihan, CEO

Bank of America

100 N. Tryon St.

Charlotte, NC 28255

Toll Free: 800-299-2265

Fax: 704-403-0968

Jamie Dimon, CEO

JPMorgan Chase & Co.

270 Park Ave.

New York, NY 10017

Phone: 212-270-6000

Fax: 212-270-1648

John G. Stumpf, CEO

Wells Fargo & Co.

420 Montgomery St.

San Francisco, CA 94163

Phone: 866-878-5865

You can find more contact information for Mega-Banks and send messages directly to bank executives at: www.occupytheboardroom.org/





GREEN AMERICA (www.GreenAmerica.org) is the nation's leading green economy organization, advancing marketplace solutions for our country's most serious social and environmental problems. Green America harnesses economic power—the strength of consumers, investors, businesses, and the marketplace—to grow the green economy, stop corporate abuse, curb climate change, and help people and businesses everywhere make economic choices that are good for people and the planet.