MOVE YOUR MONEY
SUPPORT COMMUNITY BANKS

Divest!

Attention Marin citizens concerned about climate: It's time to pull your money out of banks supporting Fracking and Fossil Fuel industry pipelines. Bank with credit unions or regional community banks!

Targeted banks to divest from include:

- Wells Fargo
- Citibank
- Chase
- Bank of America
- Bank of the West
- US Bank
- Union Bank

Excellent alternatives to consider:

- Redwood Credit Union
- Bank of Marin
- WestAmerica Bank
- First Federal Savings and Loan
- Circle Bank
- California Bank and Trust
- First Bank
- San Francisco Fire Credit Union
- New Resource Bank
- Beneficial State Bank

Easy steps to moving a checking account to a community bank or credit union:

(OVER)
If you decide to move your checking account to another bank or credit union, here's how to make the transition a little smoother:

- Open the new account first.

- List all the automatic deposits and withdrawals scheduled to go in and out of your old account each month. Be sure to include any bills you have authorized to be paid directly from your checking account, such as utility bills or credit cards.

- If you have direct deposit fill out the papers directing your employer to reroute your paychecks to your new account. Do the same for any other direct deposit, such as Social Security payments.

- Find out the date your direct deposits will transfer. Once you know the date of the first direct deposit, arrange for your automatic debits and withdrawals to be made from your new account and be sure to cancel them from your old account.

- Leave enough money in your old account to cover any checks that haven't cleared or automatic payments that haven't been made to avoid any fees.

- Once you're certain all direct deposits and automatic payments are coming in to and going out of your new account, transfer the remaining funds from your old checking account into your new account. You can do this fastest electronically by using a cashier's check. Using the personal check may be cheaper than using a cashier's check, but there may be a longer wait before it is available in your new account.

Once the transfer clears your new account, close the old account.

Get written confirmation that the account have been closed.

Information provided by the Consumer Protection Bureau, a government agency (www.consumerfinance.gov) built to protect consumers. Their free resources can be of help in making informed financial decisions.