



Move Your Money Toolkit

beneficialstate.com/moveyourmoney



beneficial state bank

Member FDIC  Equal Housing Lender

As a bank committed to building prosperity in our communities, we respect the Standing Rock Sioux Tribe as they defend the environment upon which we all depend.

We have heard the growing call for those pursuing justice to move their money out of banks that are funding fossil fuel development and oil pipelines. We too believe that individuals and communities have the power to create the world they want to see through their banking choices.

Banking, after all, can be seen as the original and most powerful form of crowdfunding. When we pool our deposits into values-based community financial institutions – ones that value people and planet over profit – we can build a new economy that is inclusive, not extractive.

What's in the toolkit?

- **[4 Easy Steps to Move Your Money](#)**
- **[Social media sharegraphics](#)**
- **[How to identify a values-based bank](#)**
- **[Take action with your credit card!](#)**
- **[Where you bank matters](#)**
- **[#BeneficialBanking in the media](#)**

We've put together this toolkit to share resources. We encourage feedback and questions!

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4 Easy Steps to Move Your Money to a Values-Based Bank

- 1.** Choose a community bank that shares your values. Find one here: beneficialstate.com/moveyourmoney
- 2.** Order your new checks and debit card.
- 3.** Update your direct deposit with your employer, your direct debits (if you have automatic payments), and any online bill payments.
- 4.** Close your Big Bank account, tell your old bank why you made the switch, and spread the good news on your social media!

Need more resources?

Break Up With Your Mega-Bank: breakupwithyourmegabank.org/take-action

How to Move Your Checking Account: ilsr.org/seven-simple-steps-move-your-checking-account

Move your money and spread the word!

[Click here](#) to download sharegraphics for social media.



Sample text for Twitter, Facebook, Instagram, LinkedIn:

- Where your deposit your money matters! Move your money to a community bank that shares your values.
- Feels great moving my money to a bank that cares about people, not just profit!
- I believe banks should nourish our communities, not extract from them.
- I'm creating the world I want to see by aligning my banking choices with my values.

Hashtags: #MoveYourMoney #BeneficialBanking #BankingOnValues

How do I identify a values-based bank?

- **Triple-bottom-line approach:** Does it deliver benefit to communities and our planet, while being financially sustainable?
- **Grounded in communities:** Does it deeply understand the needs of the people and organizations within the communities it serves?
- **Products for people and planet:** Are the products designed and priced to meet the needs of customers and safeguard the environment?
- **Do no harm:** Is the bank's lending practice committed to regeneration, not extraction?
- **Ethical employment practices:** Are employees paid a living wage? Is the team representative of the diversity of the communities it serves?
- **Transparency:** Do you know what kind of loans your bank makes? Does it publish its impact?

List informed by the [Global Alliance for Banking on Values \(GABV\)](#). Beneficial State Bank is a proud GABV member.

Where you bank matters

Beneficial State Bank is a values-based community bank founded in 2007 with a triple-bottom-line focus of **social justice, environmental resilience, and economic sustainability**. We are a certified B Corporation committed to an economy that values people and planet, not just profit. Our mission is to change the banking system for good. Alignment with the public interest is built into:

- **Our nonprofit ownership:** Beneficial State Bank's economic interest is owned entirely by a [nonprofit foundation](#).
- **Our lending practice:** We commit at least 75% of our loan dollars to the new, inclusive economy. The remaining 25% cannot work against our mission.
- **Our transparency:** We measure and publish our impact. See how your deposits make a difference at beneficialstate.org/impact.

We have branches in California (Oakland, Santa Rosa, Sacramento, Los Angeles, Bakersfield, Fresno, Porterville, Visalia, Modesto), Oregon (Portland), and Washington (Seattle). To open an account, click [here](#).



#BeneficialBanking in the media

“Banks should be America’s most ethical source for crowdfunding a new economy”
medium.com/@Kat_Taylor/banks-should-be-americas-most-ethical-source-for-crowdfunding-a-new-economy-e5ad40652fa7#.uhs8mrpi4

“Meet The Woman Beating the Big Banks At Their Own Game”
consciouscompanymagazine.com/blogs/press/meet-the-woman-beating-the-big-banks-at-their-own-game

“Can a Credit Card Change the World? How Beneficial State is Harnessing the Power of Credit for Good”
svn.org/get-inspired/sustainable-solutions-news-program/can-a-credit-card-change-the-world

Why bank on values?

Watch our [video to learn about our theory of change.](#)

