

Stand with Water Protectors-Divest!

We, at 350Marin.org, urge all concerned citizens in Marin to consider pulling your money out of the banks that are supporting the fossil fuel industry and in particular, oil pipelines such as the Dakota Access Pipeline. Targeted banks to divest from include:

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



There are many excellent alternatives to consider, for instance:

- Redwood Credit Union (www.redwoodcu.org)
- Bank of Marin (www.bankofmarin.com)
- WestAmerica (www.westamerica.com)
- First Federal Savings & Loan (www.firstfedweb.com)
- Circle Bank (www.circle.com)
- California Bank & Trust (www.calbanktrust.com)
- First Bank (www.firstbanks.com)
- San Francisco Fire Credit Union (www.sffirecu.org)
- New Resource Bank (www.newresourcebank.com)
- Beneficial State Bank (www.beneficialstatebank.com).

What is the best way to move my checking account to another bank or credit union?

(OVER)

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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 card bills.
- 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 checking 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 or by using a cashier's check. Using a 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 has been closed.

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

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- 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 or by using a cashier's check. Using a 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.

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