

Moving Your Money for FAITH-BASED & SOCIAL JUSTICE ORGANIZATIONS

-- The major banks have atrocious rates of helping homeowners avoid foreclosure. Unlike local financial institutions that work with consumers to meet their needs, Wall Street sticks to strict guidelines to maximize profits.

-- The major banks' misleading and deceptive policies force those that can least afford it to pay extreme fees for overdrafts. To do this, the banks often shuffle transactions to maximize and hide charges in the fine print.

-- Small banks and credit unions have a history of supporting minority religious and community-based institutions when the big banks wouldn't.

-- Wall Street banks have started instituting payday lender-type programs that prey on poor and struggling communities.

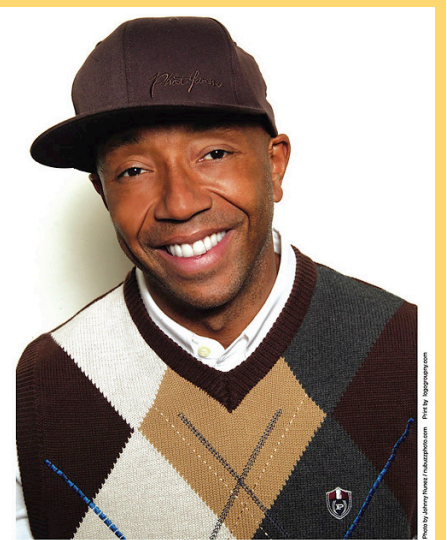
What Can You Move?

-- Talk to your members and staffers to encourage them to move their personal accounts.

-- Get in touch with national faith or social justice groups. See how responsive they are to the idea of moving their money, and encourage them to make a change. Once you connect with a national network, the idea can spread like wildfire.

Are you a nonprofit? Religious institution? Just someone concerned about the less fortunate among us? Here are some ways your banking can make a difference.

"What's clear to me now is that banks are still increasing the cost to the powerless (poor) while they offer everyone else money to open accounts. I'm watching banks hold back features that they and I both know will help people save



money and improve their lives. They trick customers into doing things that are not good for them through lack of transparency, and surprise them with new fees when they can least afford it."

-- Russell Simmons, entrepreneur and anti-poverty advocate

-- Like businesses and other institutions, religious organizations and nonprofits have many different accounts and money paths. Investigate the possibilities of moving investments as well as operating funds.



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