

# MOVE YOUR MONEY

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OPEN AN ACCOUNT AT A LOCAL BANK OR CREDIT UNION

The nation's biggest banks took risky bets with your money to help create the greatest financial crisis since the Great Depression. Then they took trillions of dollars in bailout money from the government, gave themselves massive bonuses and continue to pay lobbyists to prevent change. They charge you obscene fees and ridiculous credit card interest rates, yet continue to foreclose on thousands of homes across the country. If Congress won't take action to stop these Too Big To Fail banks it's up to us do to it ourselves.

Move your money to a community bank or credit union. These local financial institutions are the main sources of small business lending and provide for stable local economies and increased job growth. They charge fewer fees and pay out higher rates of interest, and the fees that they do charge are usually less than the big guys'.

Last year the nation's six biggest banks spent more than \$23 million on lobbyists. It paid off. Congress recently voted NOT to enact a cap on bank size and break up the big banks. When our government won't work for us, we need to take matters into our own hands. Move your money to stop supporting the big banks and take a step to end Too Big To Fail.



[www.MoveYourMoney.info](http://www.MoveYourMoney.info)

# WHY SHOULD YOU MOVE YOUR MONEY?

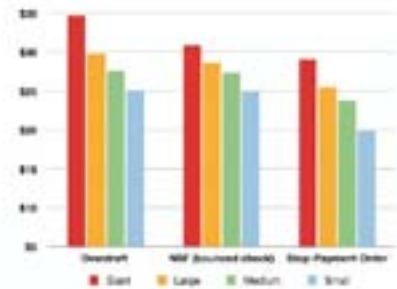
## \* INVEST IN MAIN STREET, NOT WALL STREET

When you keep your money in a local financial institution it stays local, which is important for building a stable economy and encouraging local job growth

## \* FEWER FEES, MORE SAVINGS

Community banks and credit unions usually charge you less in fees, and often pay you higher interest on your accounts. The numbers are clear: the bigger the bank, the higher the fees.

Average Fees by Size of Financial Institution in 2009



Courtesy the New Rules Project's Community Banking Initiative

## \* STOP REWARDING GREED

In 2008, nine of the bailed-out banks paid out almost \$33 billion in bonuses to their top executives. To put that in perspective, that's more than twice the GDP of Afghanistan.

## \* GET MORE PERSONAL SERVICE

Customers of community banks and credit unions talk to actual people when they call, instead of robotic phone-trees. Tellers often know them by name and treat their customers like family.

## \* LEND A HAND TO LOCAL BUSINESSES

Smaller banks do disproportionately more small business lending than the big banks. Small businesses, in turn, are the main engine of job growth. Banking locally is a great way to support independent businesses in your home town.



Courtesy the New Rules Project's Community Banking Initiative

## \* JOIN THE MOVEMENT

A recent poll found that nearly 1 in 10 people have already moved some of their money in protests to the big banks. And cities, counties, states, schools, unions and other organizations around the country have broken up with the big banks, as well. It's a national grassroots movement that lets people take a step towards creating financial equality.

## TAKE A STEP TO END TOO BIG TO FAIL!

Go to [MoveYourMoney.info](http://MoveYourMoney.info) to find a community bank or credit union near you