

WHY BANK LOCAL? LOCAL BANKING BUILDS REAL WEALTH IN YOUR COMMUNITY!

Local banks and credit unions are most often owned or controlled by people who have a vested interest in the health of your community.

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Despite their smaller size, local banks and credit unions make the majority of small business loans that boost jobs and foster a prosperous local community.

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Local banks and credit unions provide quality service at lower rates and fees instead of paying themselves outrageous bonuses and perks.

HERE'S ALL YOU NEED TO DO IT'S MUCH SIMPLER THAN YOU THINK FOR THE IMPACT YOU CAN HAVE!

1. Choose the bank or credit union you want to move to and open an account.
2. Make a plan to switch direct deposits, auto payments or bill payments.
3. Close your old bank account (online or in person) and move your funds!
4. If you can't close your current bank account immediately, simply open the new account & transfer your money over time with the goal of closing your old bank account as soon as possible.



Look inside for a list of rated local institutions & resources

AND WHILE YOU'RE AT IT,
HERE ARE **FOUR MORE** THINGS
YOU CAN DO TO PUT YOUR MONEY
WHERE YOUR MOUTH IS...

CHANGE THE WAY YOU BORROW MONEY

Loans are the bread and butter of community banks and credit unions. Keep the interest you pay circulating locally by borrowing locally.

CUT UP YOUR WALL STREET CARDS

Ninety percent of credit cards are issued by the big banks. Go local and keep Wall Street out of your pockets. creditcardconnection.org



STRENGTHEN THE MOVEMENT

Contact Southern Oregon Jobs with Justice to join this campaign, or A New Way Forward to start one in your community.

JOIN OUR STATE BANK CAMPAIGN

Join the campaign for a State Bank in Oregon. Visit: oregonwfp.org/issues/a-state-bank-for-oregon.



BROCHURE SPONSORS

Southern Oregon Jobs with Justice
www.sojwj.org

Real Wealth of Portland
www.realwealthpdx.org

Oregon Working Families Party
www.oregonwfp.org

New Economy Working Group
www.neweconomyworkinggroup.org

Good Grief America
www.goodgriefamerica.org

DO YOU WANT TO SUPPORT
MAIN STREET ECONOMIC
RESILIENCE INSTEAD OF WALL
STREET EXCESSES?

ARE YOU TIRED OF GOVERNMENT
BANK BAILOUTS AND OBSCENE
BONUSES TO BANK CEOS?

Move Your **MONEY** Southern Oregon

SWITCH TO A LOCAL BANK OR CREDIT UNION!

All the local information you
need is right here...



MOVE YOUR MONEY SOUTHERN OREGON



SOUTHERN OREGON



The information shown here is from publicly available material and represents our best effort to objectively rank banks and credit unions by the criteria we feel best serves communities.

While we hope this list will inform your banking decisions, each financial institution is unique. Some will resonate with your values more than others.

Here are a few more questions you might ask: Are top decision makers accessible? Do they make a priority of lending to underserved areas? How do they view their role in the community? How are their employees treated and compensated? What makes their institution special?

For more information visit:
www.sojwj.org

Bank/Credit Union	A. Locally Based	B. Locally Owned	C. Local Biz Focus	Total
Evergreen Federal	2	1	2	5
People's Bank of Commerce	2	1	2	5
Rogue FCU	2	2	1	5
South Valley Bank & Trust	2	1	2	5
Northwest Community CU	1	2	1	4
Southern Oregon FCU	2	2	0	4
Bank of the Cascades	0	0	2	2
Home Federal Bank	1	0	1	2
Premier West Bank	0	0	2	2
Sterling Savings Bank	1	0	1	2
Umpqua Bank	0	0	1	1
US Bank	0	0	1	1
Bank of America	0	0	0	0
Chase	0	0	0	0
Keybank	0	0	0	0
Wells Fargo	0	0	0	0

COLUMN A: More than 2/3 of branches are in Southern Oregon, defined as Douglas, Jackson, Josephine, & Klamath counties (Score 2); more than 2/3 of branches in the NW (Score 1); the NW is only part of their focus (Score 0).

COLUMN B: Non-Profit, Co-op owned (Score 2); owners live in region (Score 1); absentee shareholders traded on NASDAQ/NYSE (Score 0).

COLUMN C: Prioritize local business lending (Score 2); Do an average amount of local business lending (Score 1); local business lending is a small portion of their focus (Score 0).

Criteria designed & data compiled by Real Wealth of Portland
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