

account. Meanwhile, stop any automatic recurring payments you have established through your old account.

6. Close your old account.

Once you have started receiving direct deposits into your new account and are sure that there are no outstanding checks or automatic debits that need to clear, close your old account. Warning: do not just withdraw the last dollar and assume the account will fade away on its own. Your old big bank may start charging you fees for having an empty or inactive checking account. Instead, follow the bank's procedure for closing out the account.

7. Enjoy your new local banking relationship!

A partial list of Local Banks and Non-Profit Credit Unions in San Francisco

America California Bank
Bank of Guam
Bank of San Francisco
Bank of the Orient
Bay Media Credit Union
Bethel A.M.E. San Francisco Credit Union
Borel Private Bank & Trust Company
California Bank & Trust
California Pacific Bank
Cathay Bank
City National Bank
Community Bank of the Bay
Delancey Street Credit Union
East West Bank

Far East National Bank
First Bank – Missouri
First Natl. Bank of Northern California
Fremont Bank
Gateway Bank
GBC International Bank
Hanmi Bank
Jones Methodist Church Credit Union
McKesson Employee Credit Union
Metro United Bank
Metropolitan Bank
New Resources Bank
Northeast Community – California Credit Union
Northern California Latvian Credit Union
Northern Trust
Oceanic Bank
Pacific Coast Bankers' Bank
Patelco Credit Union
Provident Credit Union
S.F. Municipal Railway Emp. Credit Union
S.F. Recreation & Parks Credit Union
S.F. Bay Area Educators Credit Union
San Francisco Credit Union
San Francisco Lee Credit Union
Spectrum Credit Union
The Bank of East Asia (USA)
The Mechanics Bank
Trans-Pacific National Bank
Westamerica Bank

More info at:

<http://www.moveyourmoneyproject.org> or go to www.OccupySF.org and move your money!



MOVE YOUR MONEY!

Why should I move my money?

Not only will you probably get a better deal and more personal service at a community bank or credit union, but you're also helping take the power away from the "Too Big To Fail" Wall Street banks that engaged in risky financial

practices and helped cause the greatest financial crisis since the Great Depression. Plus, you're helping out your community, since local financial institutions do more lending to small businesses and help revitalize communities by spurring job growth. The money that you deposit in community banks and credit unions stays local and helps build a more vibrant economy. Lastly, by supporting the safe and sound practices of local financial institutions, you are helping to nurture a more stable and responsible financial system for the future.

Will moving my money really make a difference?

Each individual account is significant to the big banks who make big profits from checking, savings and transaction accounts. When thousands of people move their money, it creates a widespread social phenomenon beyond the amount of money involved. People everywhere are moving their money to small, community-minded institutions and spreading the word around the web. Major news organizations have taken notice, and the effort only gets stronger as more people get involved.

Which banks should I be avoiding?

Most people are trying to avoid the six

largest banks that engaged in casino-style financial practices (credit default swaps, derivatives trading, etc...) and that are largely to blame for the financial crisis — Citi, Bank of America, JPMorgan Chase, Wells Fargo, Goldman Sachs and Morgan Stanley. The banks and credit unions we encourage people to look at largely avoided these kind of financial tricks, and then did not reward their executives with massive bonuses.

7 Easy Steps to Move Your Checking Account

Big banks have the advantage of inertia. Moving your checking and savings accounts is not as simple as switching grocery stores. You'll have to maintain both your new and old accounts for a few weeks until everything switches over. That can be a little tricky, especially if you're living paycheck to paycheck. After you've found your new financial institution, follow this simple sequence compiled by Stacy Mitchell of the New Rules Project's Community Banking Initiative and keep an eye on things. It should go smoothly and, in a few weeks, you'll be in a brand new banking relationship.

1. Open your new account.

In most cases, you should be able open a checking account with an initial deposit of between \$25 and \$100. At a

credit union, you'll also become a member and co-owner at the same time.

2. Order your new debit/ATM card and checks.

These typically arrive within 1 to 2 weeks. You may also want to apply for a credit card from your new local institution.

3. If you use direct deposit, ask your employer to reroute your paycheck to your new account.

When you open your new account, ask the bank or credit union for a direct deposit authorization form that includes your new account information. Give this form to your employer and anyone else who makes direct deposits to your account. It may take one or more pay cycles for the change to be made, so keep your old checking account open and watch for the switch.

4. Contact companies that direct-debit your account.

Using your last bank statement, make a list of any businesses that you've authorized to directly debit your account. Ask your new bank or credit union for an automatic payments authorization form that includes your new account information. Send this to the businesses on your list.

5. Set up online bill paying for your new account.

If you like to pay bills online, set up bill payment information for your new